



Social protection or mirage? Evictions during Spain's COVID-19 crisis: the case of Las Palmas de Gran Canaria

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Abstract

Since the onset of the real estate crisis in 2008, Spain has experienced a significant rise in evictions, evolving into a major social issue. The emergence of the pandemic precipitated a renewed escalation in this risk. Consequently, social protection measures were implemented to safeguard vulnerable populations. These measures included support for tenants in rental properties and assistance for individuals at risk of mortgage foreclosure. This article analyzes the eviction suspension policy during COVID-19 and its outcomes from a multi-scalar geographical perspective. First, the meaning and scope of national policies are examined. Subsequently, their actual application is tested through an intra-urban spatial analysis of evictions (based on data regarding mortgage foreclosures and oral trials for rental housing) in the city of Las Palmas de Gran Canaria. It is concluded that the policy implemented has been palliative and not progressive in nature. Although many evictions have been prevented, changes in the measures, the way they have been applied, and the restrictive conception of vulnerability have limited their social and urban scope. All in all, this article, through the use of spatial analysis of geolocated data, aims to offer a methodological contribution to the analysis of housing policies, while also seeking to contribute to the debate on the social and urban effects of anti-eviction measures in times of crisis.

Keywords Eviction · Pandemic · Housing policy · Social protection · Foreclosure · Rental

1 Introduction

According to the World Health Organization's declaration of a Public Health Emergency of International Concern, the COVID-19 pandemic lasted from 2020 to 2023. During this time, millions of deaths occurred worldwide, alongside significant socioeconomic consequences (Davies, 2021).

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This global crisis was more pervasive, profound, and more immediate than any other experienced in the last 100 years. However, its social effects have also been met with greater and faster attention. The crisis's clearly identifiable nature and origin, as well as its widespread impact on the global economy, likely contributed to the heightened response from public authorities.

For the first time, the individual condition—particularly that of traditionally excluded groups—had a tangible and immediate impact on society as a whole, including the upper classes. Consequently, during the pandemic, defensive measures commonly shifted from the individual to the community level: closure of non-essential activities, travel bans, mandatory quarantine, large-scale testing, contact tracing, and similar measures. The persistent risk of economic paralysis has been one of the primary drivers behind the implementation of massive short-term measures, such as vaccination campaigns (funded by unprecedented amounts of public money in record time) and containment strategies. Meanwhile, the inability of many individuals to sustain gainful employment during the pandemic compelled states of all types (Fusaro et al., 2023)—from dictatorships to liberal democracies—to adopt a variety of social protection measures. Consequently, the pandemic has functioned as an equalizing force in political action, with most states converging toward the principles of social or welfare states.

One of the key policies during the pandemic has been housing. Homes have acted as a two-way protection in the pandemic context. On the one hand, as a sanitary refuge from infection and, on the other hand, as a container of its economic consequences. Housing has held a dual strategic role, functioning both as an essential element for maintaining a baseline level of productivity through the implementation of teleworking (Domínguez-Mujica et al., 2023), and as an infrastructure for social control during a time of crisis.

In relation to this, evictions were drastically halted or restricted in many countries to serve a common purpose. Furthermore, additional measures—such as mortgage and rent moratoriums, subsidies or payment assistance, mediation programs between landlords and tenants, among other legal protection initiatives—were implemented (Baptista et al., 2021).

This research offers a comprehensive analytical review of the anti-eviction measures implemented in Spain during the pandemic. The objective is to assess the effects of social protection measures against evictions between 2020 and 2022. Specifically, it aims to examine measures addressing mortgage foreclosures and evictions from rental properties and precariously occupied housing (POH, as defined in this paper). The latter category includes dwellings occupied without financial compensation, encompassing the phenomenon of squatting. Broadly, it refers to properties occupied by individuals without a lease or other legitimate title to justify their occupation.

We contend that the measures adopted during the pandemic have demonstrated greater social sensitivity regarding their impact on housing, particularly when compared with those implemented during the 2008 economic crisis. However, we also argue that the policies aimed at countering evictions have faced significant limitations, especially in the context of evictions from rental housing. Besides, we believe there was an absence of structurally targeted solutions for the most vulnerable sectors of society. However, this lack was partially offset by the extended duration of anti-eviction measures in the Spanish case.

The analysis of the anti-eviction measures is conducted at two scales. The study begins with a concise examination of official statistics at both national and local levels. While this approach is valuable for understanding general trends, it does not enable a thorough

interpretation of the results from a social perspective, as socioeconomic information on the affected population is not collected at these scales. For this reason, the broader analysis is complemented by an in-depth investigation of evictions in a case study: Las Palmas de Gran Canaria (LPGC). As the ninth most populous city in Spain, with 380,000 inhabitants, LPGC has been particularly affected by housing loss over the past decade. For this case, geolocated information from each judicial file were accessible, enabling a microscale spatial analysis that could be linked to socioeconomic data. This facilitated the derivation of valuable insight into the social impact of the anti-eviction measures approved, extending beyond the mere count of judicial proceedings that were halted.

Consequently, the analysis of anti-eviction measures in Spain, utilizing the diverse possibilities provided by information across the two study scales, can be of great interest to assess in a more comprehensive way the political action developed. We believe that this might be valuable for guiding a structural housing policy, which focuses on the causes that generate difficulties in accessing housing, of which eviction is the most dramatic expression, and which could be taken into account in other geographical contexts. In this regard, although some studies in recent years have sought to assess the social impact of the anti-eviction measures implemented during the pandemic, most have relied on aggregated data treating cities as a whole or have focused primarily on health-related consequences (Benfer, et al., 2021; Leifheit et al., 2021). It is necessary to conduct detailed case studies to refine conclusions and enhance the implementation of housing policies (Callison et al., 2022).

In this sense, the case of Spain is particularly relevant for several reasons. First, it was one of the countries hardest hit by the pandemic and implemented one of the strictest lockdowns, particularly within the European context. Secondly, it has been one of the European countries most affected by a severe housing crisis, characterized by high rates of foreclosure and evictions from rental housing. And, thirdly, the Spanish government's response, which was markedly progressive in addressing the socioeconomic crisis generated by the pandemic and lockdown, has been long-lasting, allowing for an assessment of its outcomes from a broader perspective. As for LPGC, it is particularly suitable as a case study because it exemplifies a locale where foreclosures and evictions reached significant levels, affecting various social groups and neighborhoods across the city.

To address the objectives and arguments outlined above, this article is structured as follows. Initially, a theoretical discussion is presented on the right to housing and the challenges of access, focusing on the context of the accumulation system, financialization, and recent processes of gentrification and touristification. Following this, several international studies analyzing the anti-eviction measures adopted during the pandemic are presented, along with the most recent research on evictions in Spain. After outlining the methodological approach of this study, the next two sections describe the main features of the public measures implemented during the pandemic to reduce evictions in Spain and offer an analysis of the outcomes at two levels: national and in LPGC. The final section examines the limitations of the social protection measures, based on the findings, and offers conclusions for policy action.

(1872) enduring argument that challenges in accessing and maintaining housing are inherently rooted in the structure of the capitalist system.

From the first perspective, studies on eviction often conceptualize housing loss as both an expression of socioeconomic vulnerability and a mechanism that perpetuates poverty (Purser, 2016). Structural vulnerability and that induced by housing market cycles are identified as a key driver of rising eviction rates, disproportionately impacting low-resource populations (Hepburn et al., 2024). These studies frequently highlight factors such as immigration status, race, ethnicity, and gender as explanatory elements (García, 2024; Lancione, 2020).

The second perspective, grounded in the political economy of economic development, attributes the problem to the financialization of housing and the emergence of secondary systems of capital accumulation (Aalbers & Christophers, 2014; Rolnik, 2013). Within this framework, housing loss not only facilitates accumulation but also serves as a flexible mechanism for further capital accumulation, enhancing profits (Harvey, 2003) and generating a range of administrative and economic activities surrounding evictions (Soederberg, 2013). Collectively, these processes result in “accumulation by dispossession” and “accumulation by repossession” (Cooper & Patton, 2021), reflecting the broader economic dynamics generated by evictions.

The role of the state is pivotal in these processes, according to these narratives. Harvey (2005) succinctly describes the state's role as enabling the privatization and commodification of public goods, flexibly regulating financialization, and implementing practices of upward wealth redistribution, particularly during periods of crisis. The lack of adequate political measures to combat poverty and inequality, as well as to address the power imbalances between homeowners and financial institutions, and between tenants and landlords, positions public action as a factor that exacerbates evictions.

In recent years, housing loss has increasingly been linked to gentrification processes in many urban areas. Since Glass's (1964) seminal definition, gentrification has been strongly associated with residential displacement (Atkinson, 2000; Marcuse, 1985). It is often narrowly understood as a process driven by a production model in which disinvestment creates opportunities for future investments through the emergence of a rent gap (Smith, 2011). However, any rent gap—arising from the difference between a property's current economic performance and its potential use—can trigger displacement even in the absence of prior disinvestment. In states like California, this is exemplified by a legally implemented mechanism, the Ellis Act, which liberalizes landlords' ability to carry out evictions (McNee & Pojani, 2022). Similarly, the touristification of urban centers or the arrival of higher-income housing seekers creates rent gaps in well-located or otherwise attractive areas, ultimately resulting in social displacement.

The extent to which judicial evictions contribute to displacement processes associated with gentrification remains a contentious issue. The role of judicial evictions in urban displacement has often been underestimated (Chum, 2015; Sims, 2016). Research suggests that displacement is more frequently driven by rising rents or the use of dissuasive tactics, which facilitate replacement processes aligned with market principles (Newman & Wyly, 2006; Stabrowski, 2014). Nevertheless, some studies have established a connection between gentrification and evictions, showing that evictions not only occur in gentrifying neighborhoods but may also act as precursors to gentrification (Mah, 2021). Therefore, while establishing a statistical link between gentrification and eviction remains challenging, evictions should

not be overlooked as a potential driver in gentrified and touristified neighborhoods (Cocola-Gant, 2023; Macías Mendoza & Russo, 2023).

2.2 The analysis of anti-eviction measures during the pandemic

Beyond the structural causes that explain housing insecurity, it was clear that the pandemic that began in 2020 would lead to an increase in housing loss. Whether due to the severity of the situation or the need to keep the population at home during the health crisis, most governments adopted specific measures to ensure that people could remain in their homes. These actions were added to pre-existing measures, such as rent payment assistance, support for other household expenses, or the provision of housing for people with limited economic resources (Leopold et al., 2021).

Among the specific measures approved during the pandemic, notable ones included moratoriums and suspensions at any stage of judicial eviction proceedings, as well as rent deferrals and payment assistance. The analysis of this type of policy response in Spain is the main focus of this study.

Some studies have attempted to assess the impact of these measures in different national contexts, with a particular emphasis on those related to rental housing. Various critical analyses have sought to evaluate the actual impact of emergency measures and the reasons why certain programs lost effectiveness, especially in the context of the United States.

In this regard, Aiken et al. (2022) concluded that emergency programs often failed to reach those at the greatest immediate risk of homelessness due to shortcomings in outreach, eligibility criteria, documentation requirements, and the obligation to submit applications electronically. Reina et al. (2021), after analyzing 220 programs—most of them linked to the CARES Act in the United States—emphasized the need for flexibility in the measures as a condition for increasing their effectiveness. For example, they noted it was difficult to get landlords to freeze rents, forgive back rent, or suspend evictions (especially for extended periods), leading many not to participate in the programs. The measures should have been more flexible to encourage the participation of a greater number of landlords.

In other instances, anti-eviction actions have been examined from the perspective of racial power structures. For example, Michener (2022) highlighted this issue by linking nine types of measures adopted between March 2020 and June 2021 by U.S. state programs—mostly involving bans on certain legal procedures related to eviction—to racial power structures.

Some programs that operated during the pandemic but had been approved earlier have also been evaluated. Teresa et al. (2024) analyzed the effect of a preventive program developed in Virginia (USA) between 2021 and 2022, specifically aimed at assisting tenants with transportation, healthcare, or education expenses. Although they did not find a statistically significant effect in reducing evictions, the authors concluded that the program supported the outcomes of emergency housing measures. Ellen et al. (2021) highlighted the reduction in evictions following the implementation of universal and free access to legal representation for low-income tenants in New York City (since 2017), suggesting that landlords became more selective when filing claims, in response to a more balanced legal landscape between poor tenants and property owners.

More broadly, the number of evictions has been linked to housing policy measures not specifically designed to prevent them. Harrison et al. (2021) concluded that eviction filings

are lower in subsidized housing, especially when tenants are older, suggesting that subsidizing or capping rents has a preventive effect on evictions. This aligns with what Lundberg et al. (2021) stated regarding the development of public housing. Raymond et al. (2018) studied evictions in single-family rental homes following foreclosures in Atlanta (Georgia), finding that tenants in properties owned by large corporate landlords were 68% more likely to receive eviction notices than those living in homes owned by small landlords.

In the European context, most research has focused on measures adopted during the pandemic, with moratoriums being the most widely analyzed type of intervention. Analyses of other programs and local-level actions are more limited. In general, findings stress the need for structural reforms. Delclós and Vidal (2021) and Lima (2024) examined political responses during the pandemic in Europe and OECD countries, respectively, and concluded that emergency measures, while necessary, were insufficient to address the structural roots of housing insecurity across the continent. The second study suggests that countries should promote investments in affordable housing. In other cases, broader structural policies are recommended (Elfayoumi et al., 2021). Finally, Pawson et al. (2022), after studying measures adopted in six high-income countries, highlighted the enduring nature of the Spanish moratorium.

Based on the analysis of these contributions, we can deduce that a moratorium is successful in reducing evictions when it incorporates certain key factors in its design and is complemented by additional measures. Among the primary factors, an effective moratorium should meet the following criteria: 1) broad and early coverage, applying to all stages of the judicial eviction process and coming into effect as soon as clear signs of a housing crisis appear, in order to prevent mass housing loss; 2) sufficient regulatory flexibility, enabling the participation of both tenants and landlords; 3) real accessibility for those affected. Programs lose effectiveness when they impose restrictive eligibility criteria, require complex documentation, or rely exclusively on electronic applications, which excludes those at greatest risk of eviction; and 4) adequate duration. The moratorium should remain in place as long as the crisis persists and be accompanied by long-term measures to prevent a rebound effect once it ends.

In addition to these factors, the reduction in the number of evictions is greater when the moratorium is complemented by appropriate additional measures. Its effectiveness increases when combined with other policies, such as rental payment assistance, subsidies for essential expenses (healthcare, education, etc.), or free access to legal representation. Likewise, housing insecurity decreases when, along with moratoriums and these complementary measures, underlying structural factors are addressed, such as the shortage of affordable housing, the concentration of property ownership among large corporations, or the absence of rent price controls.

2.3 Housing in Spain. The history of a mechanism of accumulation

Spain exemplifies the theoretical recognition of the right to housing, while simultaneously demonstrating a public policy characterized by inaction in its materialization, particularly since 1996. From the moment Spanish economic policy prioritized the development of the construction and real estate sector as productive engines (Gotham, 2006; Harvey, 1985 and Harvey, 2012), the right to housing turned into a market issue.

The housing stock in Spain is largely shaped by market dynamics. It mainly consists of multifamily homes, which are on average smaller in size compared to those in most European countries. These homes were primarily built either during Spain's developmentalist era in the 1960s and 1970s or over the past three decades. These houses were predominantly developed without public assistance by private entities or privatized after a prior phase of being subsidized, generally under ownership tenure. According to the 2021 Population and Housing Census, 75.5% of main residences in Spain were owner-occupied. In LPGC, this figure was slightly lower, at 74.0%.

Focusing on recent decades, it is important to highlight, as evidence of lack of a social housing policy, that the intervening role of the state has been decreasing. Today, only 1.1% of housing in Spain is destined for social renting, below the OECD average of 6% and far from the 37.7% in the Netherlands, an outstanding example of an active housing policy in the European Union. Rental assistance generally has limited coverage in Spain, although this varies by Autonomous Community. Overall, the youth rental subsidy and support for households at risk of poverty are the most common forms of aid, but they benefit only a small number of households, according to forecasts from national and regional housing plans.

Regarding the purchase and sale of subsidized housing, the picture is similar. In 2022, only 7.7% of property transactions in Spain corresponded to subsidized housing and, between 2007 and 2022, the number of such transactions only exceeded 50,000 in these few years, according to the Statistics on Transfers of Property Rights published by the INE (Fig. 2).

Consequently, the fulfillment of the right to housing has been trusted to the market and private property since the second half of the 90 s, accompanied by measures aligned with this approach: promoting access to debt for companies and households, financing construc-

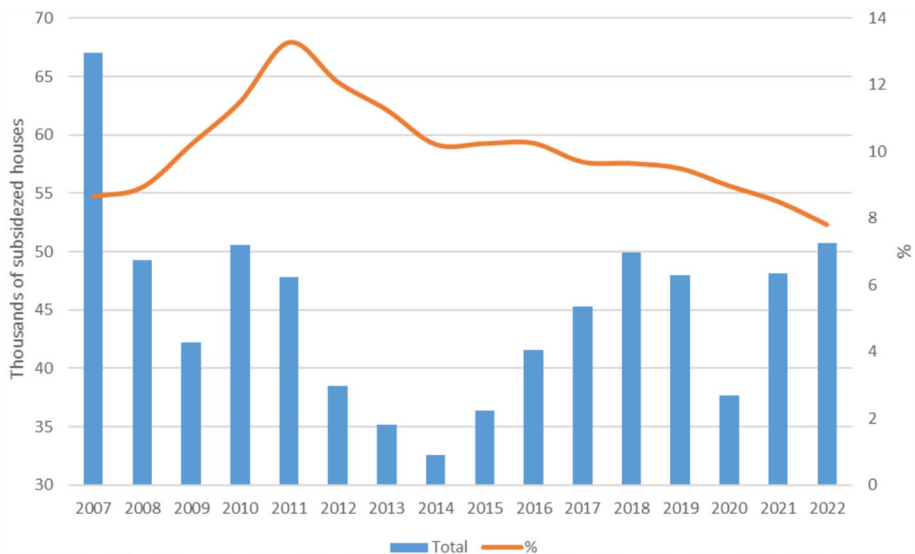


Fig. 2 Number of sales and purchases of subsidized housing and percentage in relation to the total number of sales and purchases in Spain.

Source: Prepared by the authors. INE, Statistics on the Transfer of Property Rights

tion and real estate activities, and deregulating land, among others. (Andrews & Caldea Sánchez, 2011; Naredo, 2010).

In this scenario, in 2008, when the economic crisis began and evictions due to foreclosures and oral trials associated with the non-payment of rents and POH increased dramatically, the public administration did not take relevant measures to prevent them (Aalbers, 2009; Fernández & Aalbers, 2016; Méndez Gutiérrez del Valle, 2013, 2019; López & Rodríguez, 2010, 2011).

Instead, political action focused on preventing bank failures and stabilizing the financial state of private institutions. In fact, between 2010 and 2012, two instruments were created, the Fund for Orderly Bank Restructuring (FROB, from its Spanish acronym) and the Asset Management Company for Assets Arising from Bank Restructuring (SAREB, as abbreviated in Spanish), to transfer the losses of financial institutions to the public purse. Shortly afterward, political action was aimed at facilitating the sale of these assets, something that required of the Spanish market internationalization and, consequently, Global Investment Funds were incorporated to the housing market from 2013, thus allowing access to purchase of a large part of the unsold real estate or that the banks had obtained through foreclosures. An economic process based on dispossession had been set in motion.

Moreover, these actors were allowed to participate in the financing of securitized loans or to become landlords of a growing number of rental properties (García Montalvo, 2015; García-Lamarca, 2020). This set in motion a new phase of internationalized financialization in Spain, in which the rental market became one of the main accumulation mechanisms (Gabarre de Sus, 2019; Janoschka et al., 2020), boosted partly by the development of holiday housing (Domínguez-Mujica et al., 2020a, 2020b; Yrigoy, 2019). As a consequence, the increase in the price of rentals was such during the years prior to the pandemic that a second wave of evictions was triggered (Ardura Urquiaga et al., 2021), now particularly focused on rental housing, a trend observable in many other countries as well (Aalbers, 2019a).

In light of the above, throughout these years, we can say that Spain has gone from the development of a secondary circuit of accumulation based on possession to one based on dispossession and consequent repossession (Méndez Gutiérrez del Valle, 2021; Domínguez-Mujica, 2021). This process has occurred without the State having carried out an action consistent with the “supposed right to housing.” Therefore, eviction has become a key element of the Spanish real estate model.

2.4 Research on eviction in Spain (2008–23)

The significant number of eviction proceedings in Spain has aroused great research interest. The first works focused on the information provided by members of affected people's platforms in which the special affection suffered by the population with lower incomes was already highlighted (Colau & Alemany, 2012; Palomera, 2014; Valiño, 2015; García-Lamarca, 2016). Other early analyses linked eviction to unemployment (Arredondo Quijada & Palma García, 2013), family breakdown, illness (Sabater Fernández & Giró Miranda, 2016) and the presence of non-EU foreigners (Raya, 2018; Suárez, 2017), thus outlining, as a whole, a multifaceted concept of eviction.

From a geographical perspective, the study of evictions in Spain has incorporated the spatial analysis of judicial information as a method for a greater understanding and explanation of the phenomenon, given the insufficient socioeconomic and demographic information

on those affected. The first geographical studies focused on socio-spatial analysis at the provincial or judicial district level (Méndez Gutiérrez del Valle & Plaza, 2016). However, it was the large-scale analyses that demonstrated the potential of the spatial approach. Thus, the first intra-urban studies already confirmed the relationship between poverty, social vulnerability, unemployment and foreign population with foreclosures (Obeso Muñiz, 2014; Parreño-Castellano et al., 2020; Vives-Miró et al., 2015).

In other subsequent geographical studies, the loss of rental housing has been addressed in a more generalized way as the number of oral trials has increased. These studies highlighted the greater urban centrality of this judicial procedure and its link with higher income areas and foreign population, with particularities depending on the city (Díaz-Rodríguez et al., 2018; Parreño-Castellano et al., 2018, 2021; Vives-Miró et al., 2018). In recent years, other analyses have appeared that have deepened our understanding of this phenomenon, such as gender readings that have related gender, social class and foreign status with the prevalence of eviction, establishing that foreign-born women living in low-income neighborhoods are those who especially suffer judicial loss of housing (Domínguez-Mujica & Parreño-Castellano, 2021; Domínguez-Mujica et al., 2020a, 2020b). Besides, microscale analyses of case studies have been carried out, such as in impoverished neighborhoods (González-Pérez, 2022) or areas of renewal and growth in the city (García-Hernández et al., 2020).

On other occasions, geographical analyses explore alternative perspectives. Gutiérrez and Domènech (2020) established the factors that conditioned evictions based on the register of empty homes owned by banks. Gutiérrez and Arauzo-Carod (2018) and Jiménez Barrado & Martín Sánchez (2016) based their studies on portals for the sale of used housing owned by banks and Gutiérrez and Domènech (2017) on housing sold by SAREB. In summary, they have concluded that evictions have tended to be concentrated in the most disadvantaged districts and in lower quality housing, thereby exacerbating urban inequalities.

Over the last few years, the lens of gentrification in urban studies has gained significance. This was particularly evident in the correlation of rental housing with transnational or fifth wave gentrification (Aalbers, 2019b; Alexandri & Janoschka, 2020; Sigler & Wachsmuth, 2016; Vives-Miró & Rullán, 2017). Analyses relate eviction to tourist gentrification and platform economy and, in general, highlight the greater urban centrality and affection in coastal spaces. Vives Miró et al. (2023) have detected the diversity of dispossession processes and the clear presence of evictions in middle and upper-middle class rental housing driven by financial funds. From another point of view, the privatization of social housing, resulting from the actions of investment funds, has also been analyzed as an expression of new forms of expulsion (Janoschka et al., 2020).

Something in common in all these analyses is that the almost total absence of public intervention has been highlighted. Spanish policy has been characterized by the inadequacy of palliative policies, that is, the actions to delay evictions or to find alternative accommodation for those evicted, and the general absence of forward-looking measures addressed to causes of the loss of housing. However, with the health crisis that began in 2020, the first measures began to be taken in this regard, as in other European countries. These first social protection measures indicate that eviction can be evitable, but there has been very limited research into their outcomes. In this context, the main contribution of this article is the evaluation of anti-eviction policies implemented during the pandemic through a spatial analysis approach—an innovative perspective within the Spanish framework.

The following sections will present the scope of this social protection against eviction and then evaluate the results, but we will previously present the main sources of information and methodological aspects.

3 Sources and methodology

The primary source of information for determining the procedures resolved during the study period is The General Council of the Judiciary. This institution provides information on proceedings related to the law on urban leases and the enforcement of titles at provincial and judicial district level. It should be borne in mind that, in the first case, evictions are mostly related to non-payment of rental fees or expiry of the contract, but that a smaller part is due to other causes, among others, the housing occupied by people who do not have a lease or other legitimate title that justifies the occupation (POH). The oral trial is the judicial procedure used for these cases. It is an expedited procedure in which the judge summons both parties (the landlord and the tenant) to present their arguments and supporting documentation, after which the judge issues a ruling within a short period of time. The oral trial is intended to ensure a swift and fair process, allowing the tenant to exercise their right to a defense and the landlord to assert their right to recover possession of the property.

Likewise, in the case of property losses, it is not only possible to speak of foreclosure resolutions, but a small part is linked to other procedures due to non-payment of other debts or criminal or inheritance proceedings, among others. Therefore, judicial dispossession and loss of use is a multifaceted reality, which complicates the analyses (Parreño-Castellano et al., 2019).

For the intra-city analysis, the main source has been the register of proceedings of the Common Service of Notifications and Attachments of the Judicial District of LPGC. The larger Spanish judicial districts have the so-called Common Services, a procedural unit that centralizes the proceedings of the different courts and carries out the acts of notification and enforcement.

Judicial records carried out between 2018 and 2021 were consulted. It should be recalled that all the proceedings have different procedural moments. According to the Civil Procedure Act (LEC), in the case of oral trials, the procedure includes, in a simplified manner, the filing of the claim, the demand for payment, the oral hearing, the eviction sentence and its execution. In foreclosures, after the first two phases, the attachment, the trial, the auction sentence and the eviction or taking of position take place. In this paper, we focus on the final stage: the execution of evictions in both procedures, as well as the act of taking possession in foreclosure cases where the property was unoccupied. Therefore, we present the actual scope of judicialized housing loss, excluding cases resolved extrajudicially through agreements between the parties.

All records were consulted one by one, obtaining relevant information for our study, including: person involved, type of process, court, postal address of the property, date of entry, date of action, and state of action. With this information, a database was created and all records were geolocated with ArcGIS according to the postal address. The research required linking information from other sources. For this reason, other variables relating to the resident population by country of origin at census section level were added to the analysis, taking information from the Continuous Population Register of the National Statistics

Institute (INE) and the average disposable income supplied at postal district and census section level by the Spanish Tax Agency from personal income tax returns. Based on the aforementioned studies carried out in Spain, which have concluded that income level and foreign status are two key factors when explaining evictions, these two variables were chosen in our study. In this regard, it must be borne in mind that judicial proceedings do not provide personal information about those affected and that our experience, based on contact with officials involved in the process, lawyers and agents of associations of affected persons, also highlights that non-EU foreigners and the population with fewer resources are usually the most affected groups.

With this information it was possible to carry out the spatial and statistical analysis. The first was aimed at representing the spatial distribution of judicial proceedings, for which kernel density maps were obtained according to type of procedure (foreclosures and oral trials) and pre-pandemic (2018–19) and pandemic (2020–21) periods. Spatial analysis has the advantage of capturing geographic patterns, enabling the visualization and quantification of how the phenomenon under study varies across space over time. It not only reveals whether change occurred and its magnitude, but also identifies where that change took place—an aspect that is crucial for designing effective urban and social policies. In other words, beyond estimating the extent of change, as other methods do, spatial analysis allows us to detect where change occurs and how spatial patterns are reconfigured over time across the territory.

Of course, spatial analysis also has its limitations—for instance, it does not, on its own, establish causality. Therefore, in this study, spatial analysis was complemented by an examination of statistical relationships between variables at two different points in time. The statistical analysis was also spatial in nature. It is aimed at measuring correlations between the spatial distribution of judicial actions and the results for average disposable income, and the percentage of residents born outside Spain at the postal district and census tract level. Parametric and non-parametric statistical methods were used depending on the level of normality of the different variables considered according to the scale. These two variables had been considered as explanatory factors in analyses of the study area for previous periods and in studies of other urban areas, and were therefore considered in this case. A multiple linear regression analysis was also conducted for the four dependent variables (number of evictions in rental housing and due to foreclosures in the two periods considered), using the postal district as the unit of analysis and the two previously mentioned factors as predictors. As a preliminary step, the interdependence of the predictive variables was assessed by calculating partial correlations, which confirmed that there was no underlying relationship between the two predictors. Therefore, both variables were retained due to their independent explanatory power.

The results obtained offer an approximation to the urban reality of housing loss through judicial channels and its explanatory factors. In this regard, it is important to note that, due to data protection laws, it is not possible in Spain to access disaggregated personal information about affected households. Consequently, any explanation of the spatial dynamics of evictions and the measures to prevent them is constrained by the use of spatially aggregated data, which may be influenced by the Modifiable Areal Unit Problem (MAUP), stemming from the delineation of territorial units and the scale of analysis. It should also be noted that working with aggregated spatial data in urban studies entails the risk of committing an

ecological fallacy if spatial generalizations are extrapolated to the specific circumstances of households affected by eviction.

4 Social protection against eviction during the pandemic

The epidemiological evolution of COVID-19 in Spain was characterized by the succession of six waves of infection between March 2020 and February 2022. In order to manage the crisis, the national government declared two states of alert. The first state of national alarm lasted from 14 March to 21 June 2020 and involved the confinement of the population. The second state of alert was declared from 25 October 2020 to 9 November 2020 (extended until 9 May 2021). This last period, managed by the governments of the autonomous communities, involved the introduction of curfews, the establishment of quantitative limits on the right of assembly and the possibility of partial or total confinement.

With the first state of national alarm, the Spanish government approved Royal Decree Law (RDL) 11/2020, of 31 March, which sought to alleviate the consequences that confinement was having on workers, the self-employed and vulnerable families in general. The package of measures included the suspension of evictions in rental housing for vulnerable households without housing alternatives. In practice, the confinement measures were more effective as they meant the total paralysis of judicial activity. The absence of activity rendered new demands impossible and halted the ongoing procedures.

During the period after the confinement, the judicial dynamic began to normalize. This meant the proceedings underway were being resumed and the possibility of initiating new ones. Therefore, the suspension of evictions, approved with the aforementioned RDL, became the reference framework. This regulation allowed for the suspension of proceedings affecting individuals or households with supervening social or economic vulnerability for cases of oral trials due to non-payment of rents or expiry of the contract. However, this status had to be a direct result of COVID-19 and officially recognized by the government. Subsequently, RDL 37/2020 of 23 December extended the possibility of the suspension to all oral trials, thus including POH, and extended the measure to encompass all households experiencing vulnerability, without referring to the pandemic as the cause.

Therefore, social and economic vulnerability became the key aspect of the policy of suspension of proceedings. In general, a judge recognized this status based on labor, economic, and social criteria (Table 1).

In the case of POH, the suspension of the procedure required stricter conditions. For instance, this occurred when the dwelling belonged to a multi-owner (person or entity owning more than ten dwellings), or if the beneficiary was a dependent or a victim of gender-based violence or had a minor or a dependent person in their care. It was established that the suspension did not apply when the property was the owner's habitual residence or accredited second residence, the occupation had been carried out using intimidation or violence against persons, the property was intended for social housing and had an assigned applicant or when the entry to the dwelling was after the entry into force of RDL 11/2020.

This framework of suspension of oral trials, which will remain in force at least until the end of 2024, has been accompanied by other preventive social protection measures. The three main measures against eviction are the extraordinary extension of tenancy agreements for permanent housing (which can occur whenever landlords own more than 10 dwellings

Table 1 Criteria for the suspension of oral trials related to eviction of housing since 2020 in Spain

Labor Criteria	Social Criteria	Economic Criteria
Situations of unemployment or temporary employment regulations	Higher resource thresholds in cases of presence of disabled people in the family unit	Reduction of at least 40% in household income A rent of at least 35% of the family's net income An income level of less than three times the Public Multiple Effect Income Indicator (IPREM*, from its Spanish acronym), weighted upward according to the number of children, over 65 s and the number of minors in single-parent families

*The IPREM is an economic benchmark used to ascertain eligibility and determine the amount of certain public assistance programs. It is updated annually in the General State Budget, based on factors such as inflation and economic growth. Source: Prepared by the authors

or more than 1500 m² of leased residential area); payment moratoriums; and payment subsidies for tenants. More recently, in the context of the approval of the current Law 12/2023 of 24 May on the right to housing, measures have also been approved to cap annual rent increases.

In the case of non-payment of mortgages, the criteria by which proceedings could be suspended had already been established through two prior regulations: Royal Decree-Law 6/2012 of 9 March on urgent measures for the protection of mortgage debtors without resources and Law 1/2013 of 14 May on measures to strengthen the protection of mortgage debtors, debt restructuring and social renting. This framework, which had been approved given the importance that foreclosures reached with the economic crisis that began in 2008, remained in force during the pandemic, without any other significant measures being added. Thus, after the first state of alarm, foreclosures were initiated except in the cases considered by these regulatory texts.

Thus, repossessions could be suspended in the case of habitual residences and when the debtor was in a situation of special vulnerability. This was precisely defined in the regulatory texts: large or single-parent family units with at least two children or a minor under three years of age or including disabled or dependent persons; unemployed mortgagors without benefits or victims of gender violence and, in general, families with limited resources, who dedicate at least 50% of their income to paying the mortgage.

In addition to the suspension in these cases of special vulnerability, the social protection measures that have been in force with the pandemic in the case of home ownership have been of a preventive nature. This included the possibility of payment moratoriums of up to four years for habitual dwellings, both for owners and guarantors and for owners mortgaged for rental housing. To this was added the framework of sectoral and bilateral moratoriums that were implemented by the lending institutions, promoted by the Spanish government.

In summary, the pandemic prompted the introduction of new social protection measures in the rental sector. These measures benefited households with recognized social vulnerability, including suspensions of judicial proceedings, the introduction of forced extensions and the existence of moratoriums and payment assistance. In the case of mortgages, the framework was already in place and was also based on a precise concept of vulnerability, but

moratoriums on payment were also approved in certain circumstances. It is worth assessing the real impact of these measures. We will dedicate the following sections to this topic.

5 Evictions executed in Spain during the pandemic

Since 2020 there has been a reduction in the number of evictions in Spain, considering the two types of judicial procedures. The overall balance during the Pandemic (2020–2022) was a reduction of 37% compared to the previous three years. With respect to 2019, the drop in the number of evictions was drastic in 2020, by 46%, coinciding with the confinement stage and the first state of alarm. This sharp drop is the result of the paralysis of judicial activity, as indicated above. In 2021, the reduction was only 23%, in a context in which suspensions were only in force in cases of recognized vulnerability. The resolution of suspended proceedings and those that could not benefit from the social protection measures explain the higher number of evictions. In 2022, once judicial activity had returned to normal, the reduction was 29% compared to 2019, a percentage that roughly expresses the impact of the social protection measures.

The impact has varied depending on the type of procedure. Although in all cases these were reduced with the pandemic, it should be noted that there is a change in the trend in the case of oral trials for rented and POH. In the case of foreclosures, a further deepening of the downward trend occurred, supported by the new generalized policy of legal, sectoral and bilateral moratoriums (Fig. 3).

Considering the lower number of evictions and the evolution of time trends, it can be said that the measures adopted had a positive impact on the social problem of housing, as many evictions were avoided or delayed. However, a more precise assessment of the results requires a larger-scale geographical analysis. The following section is devoted to this objective through the analysis of the spatial distribution of judicial procedures in the municipality of LPGC.

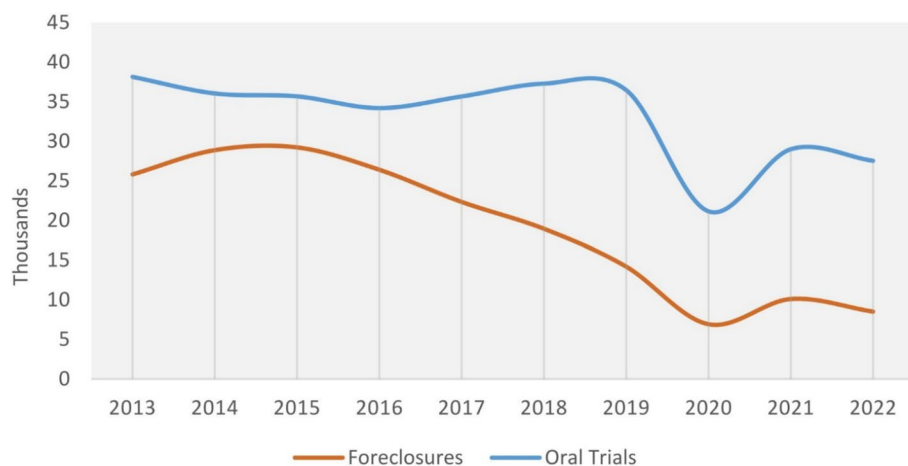


Fig. 3 Number of dwellings affected by foreclosures and oral trials in rented dwellings and POH in Spain. Source: Prepared by the authors. General Council of the Judiciary

6 Intra-urban analysis of eviction in Las Palmas de Gran Canaria before and during the pandemic

In the municipality of LPGC, 622 evictions were carried out between 2020 and 2021, 407 through oral trials and 215 linked to foreclosures. To evaluate these figures, we can compare them with the judicial procedures in the previous two years, in which evictions amounted to 504 and 310, respectively. Thus, the number of evictions linked to rented or POH fell by 19.2% and foreclosures by 30.6% between the two periods. This reduction is even more significant if we bear in mind that the procedures carried out for rented dwellings and POH had been increasing since 2014 and those for owner-occupied housing since 2018 in the municipality, a previous situation worse than that of Spain.

6.1 Spatial distribution of evictions of rented dwellings and POH

The intra-urban distribution of properties involved in judicial proceedings for non-payment of rent and POH in the municipality during the pandemic followed, in general terms, the pattern detected in the previous two years. Before the pandemic, in central areas, 47.2% was located. 32.3% of the proceedings carried out were concentrated in the four postal districts of the isthmus of Guanarteme. This area, which connects the island with the small peninsula of La Isleta (north-east of the municipality), is the main tourist zone of the city and includes the city port. In the districts that make up the historic city center, the foundational areas and the oldest neighborhoods, 14.9% of the evictions were located. Thus, only 52.8% of the actions were located in the urban periphery, particularly the Ciudad Alta, the main zone of urban expansion built between the 1950s and 1970s in the city, which was home to 23.6% of the cases (Fig. 4, left).

This distribution, characterized by an over-presence of procedures in central areas, is related to the unequal distribution of rental supply in tourist cities, as evidenced in other urban studies (González-Pérez, 2022). However, in the case of LPGC, additional factors must be considered to explain the spatial distribution of evictions, as the correlation between the percentage of rental housing—based on 2021 Census data—and the number of evictions during this period is only 0.42. Among these other factors, the unequal distribution of income and the presence of a foreign population in the city seem to be the most relevant, as demonstrated in previous studies (Parreño-Castellano et al., 2021).

The city of LPGC is characterized by a heterogeneous spatial distribution of income and foreign-origin population. On the periphery, especially in the Ciudad Alta area, lower-income households are concentrated in neighborhoods with multifamily buildings built before the 1980s with public intervention (in Fig. 5, yellow and green). High-income households are concentrated in the urban center, from the isthmus of Guanarteme to the historic center, as well as in the main suburban and peripheral areas of the city where high-standard single-family housing predominates (dark blue and purple). The foreign-origin population is located in the central neighborhoods mentioned above (purple), which are generally areas in the first and second income tertiles, but also in the aforementioned periphery, corresponding to low-income areas (dark green). The visual comparison of Figs. 4 (left) and 5 shows that the areas where the population of foreign origin (green and purple) is concentrated are also the ones where the highest number of evictions occur. From the perspective of income, evictions appear to affect both low-income areas and others with higher incomes.

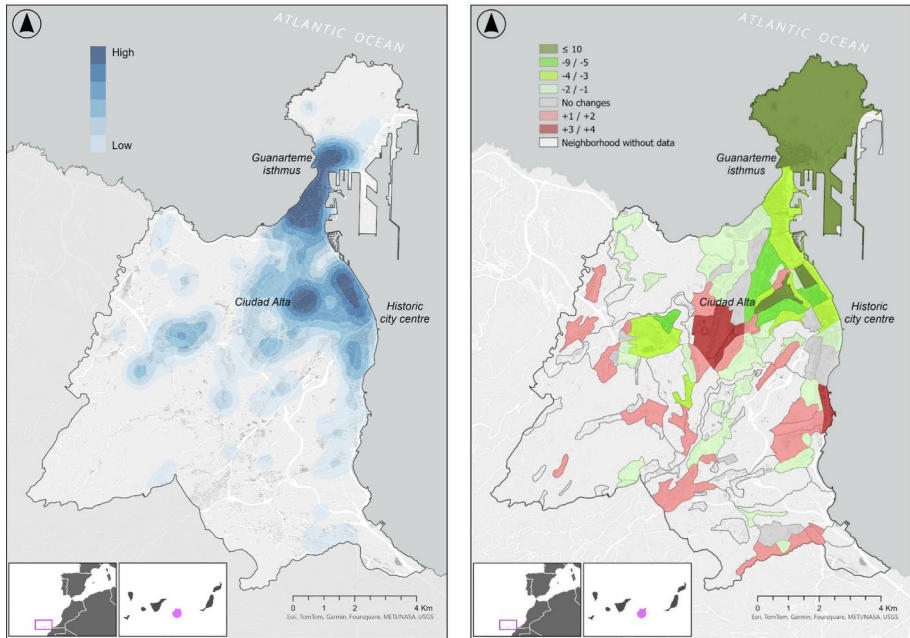


Fig. 4 Spatial distribution of evictions from rental housing and POH, in 2018–19 (left) and change in the number of evictions between 2018–19 and 2020–21 (right). LPGC.

Source: Prepared by the authors. Common Service of Notifications, Evictions, and Foreclosures of the Judicial District of LPGC

The visual comparison of both maps is consistent with the statistical relationships between the number of evictions, income, and the percentage of foreign population. Grouping evictions from rented dwellings and POH by postal districts, we see that there was a moderate inverse relationship between the number of evictions and income (correlation of -0.33) in the years 2018–19 (Table 2). In other words, evictions occurred in all areas of the city, but the higher the disposable household income, the lower the likelihood of eviction. On the contrary, there was a direct relationship between the number of evictions and foreign-born people, with a positive correlation value of 0.64 , in this case using the census tract as the unit of analysis. This means that the areas where the highest number of evictions were concentrated were also those with the highest concentration of foreign-born population. This last factor is especially important to explain the over-presence of evictions in the neighborhoods of the Guanarteme isthmus, the area with the highest density of procedures and foreign-born population. The multiple linear correlation between the distribution of evictions by postal district using income and the percentage of foreign-born population as independent factors is 0.607 ($p < 0.02$), which allows us to obtain a statistically significant regression equation. The standardized coefficients indicate a similar predictive influence of both factors (Table 3).

During the pandemic, in the context of the application of the social protection measures, the spatial distribution of evictions was not characterized by a drastic change with respect to the previous two years, but three noteworthy facts should be highlighted. Firstly, evictions in the urban periphery gained relative importance, accounting for 54.3% of the total.

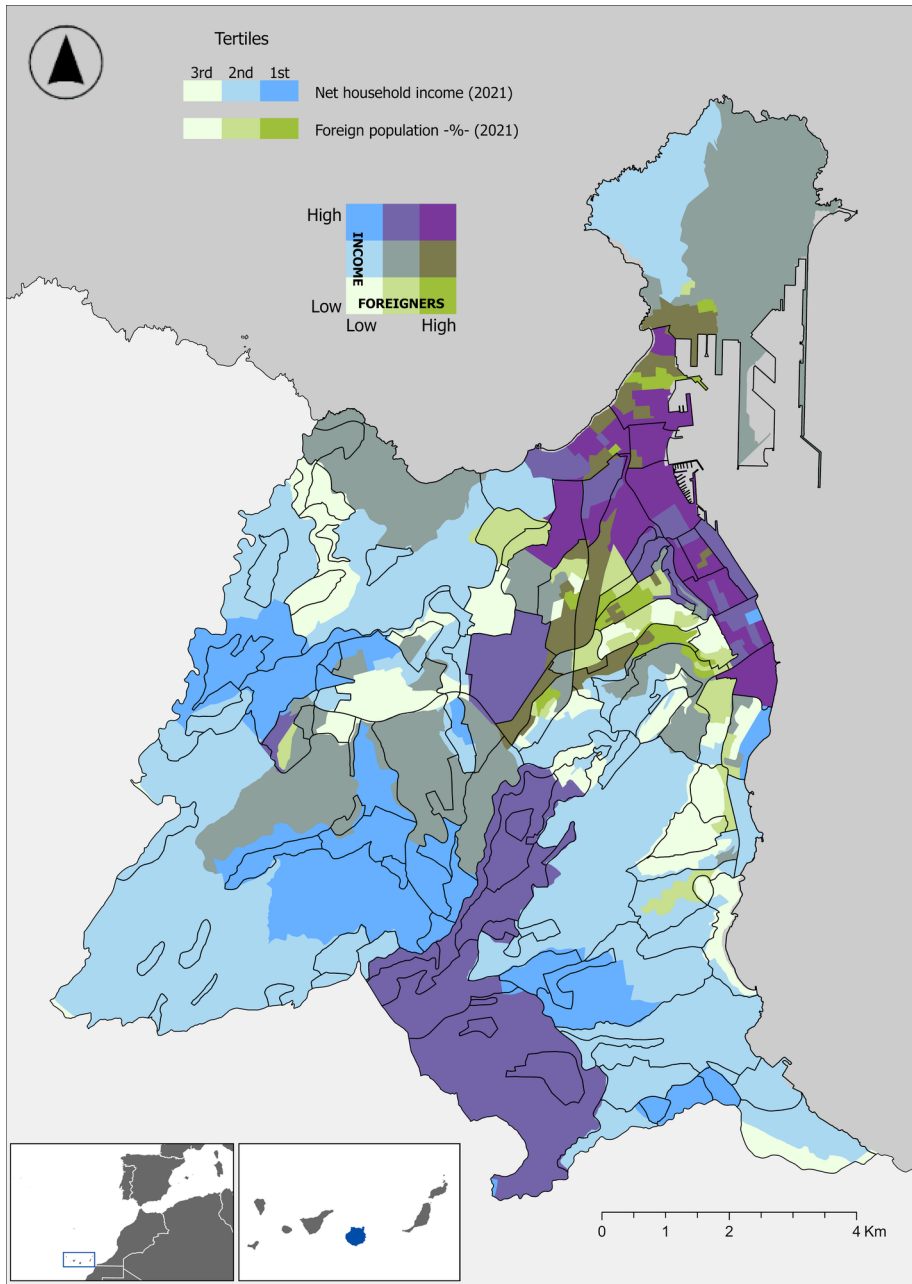


Fig. 5 Spatial distribution of households by income and % foreign-born population by census track. LPGC (2021).

Source: Prepared by the authors. Continuous Population Register of the National Statistics Institute (INE) and Spanish Tax Agency

Table 2 Correlations between number of judicial files, average disposable income and percentage foreign-born people in Las Palmas de Gran Canaria (Spain)

	Average Disposable Income (by Postal District)		Percentage of foreign-born individuals (by Census tract)	
	2018–19	2020–21	2018–19	2020–21
Eviction of rent and POH	−0.33*	−0.41*	0.64*	0.63*
Foreclosures	−0.44*	−0.1	0.40*	0.12

Source: Prepared by the authors. Common Service of Notifications, Evictions, and Foreclosures of the Judicial District of LPGC, Continuous Population Register of the National Statistics Institute (INE) and Spanish Tax Agency. * $p < 0.05$

Table 3 Multiple linear regression between the number of evictions, average disposable income, and the percentage of foreign-born population by postal district in Las Palmas de Gran Canaria (Spain)

	R	Intercept	Average Disposable Income (unstandardized coefficients/Beta)	Percentage of foreign-born individuals (unstandardized coefficients/Beta)
Eviction of rent and POH 2018–19	0.607 (0.02)	35.028 (0.07)	−0.01/−0.491 (0.026)	1.169/0.530 (0.018)
Eviction of rent and POH 2020–21	0.575 (0.03)	34.374 (0.004)	−0.01/−0.535 (0.02)	0.822/0.420 (0.05)
Foreclosures 2018–19	0.506	25.110 (< 0.001)	−0.01/−0.515 (0.031)	0.287/0.267 (0.2)
Foreclosures 2020–21	0.128	11.040	−0.00007/ −0.086	0.110/0.124

Source: Prepared by the authors. Common Service of Notifications, Evictions, and Foreclosures of the Judicial District of LPGC, Continuous Population Register of the National Statistics Institute (INE) and Spanish Tax Agency. With the p -value reported in parentheses, when significant

Secondly, the tourist and port area concentrated a greater number of procedures in relative terms (34.6%) and, finally, the number of cases in the urban center was reduced in relative terms (11.1%).

It would be expected that areas where rents were on average more expensive would show a smaller decrease with the social protection measures. However, evictions were reduced by 47.4% in the districts of the highest income quartile (mostly in the historic city center), while the reduction was only 19.2% in the districts corresponding to the lowest disposable household income quartile, located in peripheral areas. In other words, the correlation between disposable household income and evictions increased to −0.41 during the pandemic. Along the same lines, areas with more foreign-born population (especially the isthmus of Guanarteme) observed a comparatively smaller reduction in the number of evictions with respect to central areas, so the correlation value remained stable (Table 2). Even in some peripheral areas, especially those furthest from the city center, the number of evictions grew in absolute terms (Fig. 4, right).

Therefore, in general terms, vulnerability-related suspension measures had a lower incidence in low-income areas and in zones where the foreign-born population was concentrated, according to the spatial analysis carried out. This is reflected in a slight reduction of

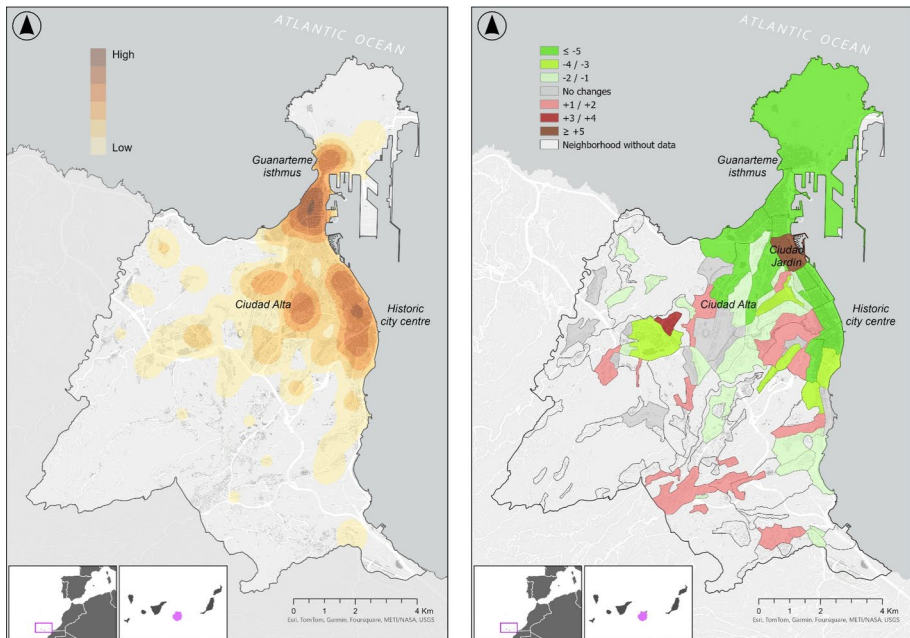


Fig. 6 Spatial distribution of foreclosures in 2018–19 (left) and change in the number of foreclosures between 2018–19 and 2020–21 (right). LGPC.

Source: Prepared by the authors. Common Service of Notifications, Evictions, and Foreclosures of the Judicial District of LGPC

the multiple linear correlation ($0.575, p < 0.03$), and in an increase in the predictive power of income, while the percentage of foreign-born population loses importance (Table 3).

6.2 Spatial distribution of foreclosures

The intra-urban distribution of foreclosure evictions is similar to that of oral judgments for rented dwellings and POH, but some differences are apparent. In 2018–19, foreclosure proceedings in the four postal districts of the isthmus of Guanarame accounted for 27.7% of the total, almost five points less. On the other hand, in the city center the percentage increased to 18.6%. Overall, foreclosure proceedings in both areas were about one percentage point lower than those recorded for rented dwellings and POH, totaling 46.3%. Therefore, foreclosures in peripheral areas gained relative importance (Fig. 6, left).

This distribution of foreclosures is a consequence of the fact that the ownership housing market is distributed more uniformly than that of rental housing in urban space. In any case, the disparities that move the distribution away from a higher uniformity are related to intra-urban differences in the dynamism of the housing purchase and sale market and the characteristics of the demanders. In relation to the former, the most recently created peripheral urban areas are characterized by a greater number of real estate transactions and, therefore, by the existence of a larger indebted population. It is foreseeable that where there is more population in debt, there will be more foreclosures.

In relation to purchasers, it should be borne in mind that the economic vulnerability of owners varies according to their position in the labor market and their social capital, among other causes. In this sense, the less qualified population, with lower incomes or with a more unstable position in the labor market is more likely to suffer an eviction situation, and given that these households tend to buy a home in peripheral or devaluated areas, foreclosures tend to be more frequent in these areas. Similarly, the foreign population, which has less social capital in general terms, is more vulnerable to non-payment, so that areas where low-skilled foreigners are concentrated are more prone to evictions. The spatial correlations of the distributions of foreclosures, income and foreign-born population have shown these links in previous studies of LPGC (Parreño-Castellano et al., 2020). The visual comparison between the spatial distribution map of income and the percentage of foreign-born population with that of foreclosures also appears to confirm this relationship (Figs. 5 and 6-left).

In 2018–19, we see that there was a somewhat stronger inverse relationship than for rented dwellings and POH between the number of foreclosures and income (correlation of -0.44) by postal district, hence the higher presence of evictions in peripheral areas (Table 2). There was also a direct relationship between the number of foreclosures and the number of foreign-born persons, with a positive correlation value of 0.40 at the census tract level. This means that the areas where the highest number of foreclosures were concentrated were also those with the highest concentration of foreign-born population, but with a lower level of explanation of the spatial distribution of the variable than in the case of rented dwellings and POH. This is due to the lower importance in relative terms that the foreign population has in home purchases. The multiple linear correlation between the distribution of evictions by postal district and both factors is 0.506 , although with a p -value slightly above 0.05 , due to the lower predictive value of the percentage of foreign-born population, as reflected in the Beta coefficients (Table 3).

As mentioned at the beginning of this section, during the pandemic foreclosures fell by 30.6% , a high value that was related to the concomitant effect of legal, sectoral, and bilateral moratoriums. However, this reduction did not have the same importance in all areas of the city. Evictions generally decreased across districts, except in high-income areas, notably Ciudad Jardín (Fig. 6, right). In the low-middle and low-income districts (mainly in the isthmus of Guanarteme and the outskirts), foreclosures were reduced by 32.1% , while in the upper-middle and high-income districts they were reduced by 26.8% (mainly in the historic city center). Similarly, foreclosures in the census sections in which the foreign-born population was concentrated, mainly in the Guanarteme isthmus, recorded a greater decrease in the number of proceedings in relation to the total. Therefore, legal, sectoral, and bilateral moratoriums benefited more, in general terms, low and low-middle income households and the foreign population. All this translated into a more dispersed distribution of foreclosures across the territory (at the district level, the coefficient of variation went from 0.49 to 0.56 between both periods) and the bivariate correlations between the number of foreclosures, average disposable income and the foreign-born population are no longer significant (Table 2). The multiple regression and linear association analysis confirm these results. Both factors lose strength as predictive variables, especially average disposable income (Table 3).

In summary, the analysis of the spatial distribution of foreclosures seems to indicate that the measures adopted, especially the moratoriums that emerged as a novel measure, benefited to a greater extent the most vulnerable groups, those with the lowest economic and social capital. However, the spatial effect of the measures adopted in the case of rented

dwellings and POH did not follow this pattern. This difference in situations must be considered in order to qualify the real scope of the social protection measures.

7 Discussion and conclusion

This study analyzes the anti-eviction measures adopted in Spain during the pandemic through an innovative multi-scalar methodological approach. It examines their social and urban effects using georeferenced housing-level eviction data and combines spatial and statistical analysis.

The study shows that the pandemic-related social protection has had a positive effect in terms of reducing the number of evictions. The moratorium on filing applications for eviction from rentals and foreclosures and the suspension of all procedures in the first months drastically reduced the figures. Later, the decline was driven by the specific regulations approved for both proceedings. In the case of rentals, this decrease is the result of a policy that for the first time takes into account the vulnerability of the tenant, with RDL 7/2019 of 1 March serving as the only precedent in Spain, which had already introduced the possibility of suspensions, but which had not had a significant practical impact. In the case of foreclosures, measures had already been in place since 2012 (González-Val, 2021). The generalization of these measures and the introduction of legal moratoriums followed by other sectoral and bilateral agreements increased protection for those affected.

However, despite the positive nature of the measures taken, the spatial analysis has shown that, in LPGC, there was a difference between eviction in rental housing and POH and foreclosures in relation to the reduction of intra-urban inequality. In the first case, the number of evictions decreased less, in relative terms, in low-income and peripheral areas, as well as in those where the foreign-born population is concentrated, even in central locations. This has also been observed in other studies, such as the one carried out for 31 American cities in which it was found that inequalities in eviction risk remained with the pandemic (Hepburn et al., 2023).

In contrast, in the case of foreclosures, a greater reduction was observed in low- and middle-income areas, consistent with other econometric analyses conducted for Spain. These studies have shown that households with lower incomes, higher levels of mortgage debt, or those most affected by the economic crisis triggered by the pandemic were the primary beneficiaries of the moratoriums (Jiménez et al., 2021). Therefore, the measures implemented to reduce foreclosures appear to have contributed to a reduction in urban inequalities.

The differences between the effects of the anti-eviction measures applied to rental housing and those applied to properties occupied without a legal title, on the one hand, and foreclosures, on the other, seem to have a normative basis. After all, in the first case, the policy was novel, while in the second, it was already in place and merely reinforced during the pandemic. Therefore, to properly interpret the outcomes of Spain's anti-eviction policies, it is essential to consider how the measures were implemented and the system's shortcomings in both cases.

Regarding rental housing and properties occupied without a title (POH), five key factors explain the policy's limited success, particularly in addressing socio-urban inequalities. First, the requirement that suspensions be based on legal recognition of vulnerability disadvantaged those who faced greater difficulties in applying for it. For the system to be

fair, all citizens should have equal access to request vulnerability recognition. However, this assumption does not always hold true. Factors such as educational level, cultural integration, and social status influenced individuals' ability to obtain this recognition. Foreigners with low qualifications and irregular legal status were particularly disadvantaged. As in other studied cases, where the limitations stemming from shortcomings in outreach, eligibility criteria, and documentation requirements have been highlighted (Aiken et al., 2022), as well as the difficulties certain groups face in accessing legal advice (Ellen et al., 2021), these factors have also proven to be relevant in our case, as pointed out in the interviews with the agents involved.

Second, recognition of vulnerability partly depended on judges' interpretation of the rules, leading to inconsistencies between courts. This issue has been raised by affected groups (Blanchar, 2023) and has also been documented in other contexts (Benfer et al., 2023).

Third, regulatory changes negatively affected certain groups. For instance, until the passage of RDL 37/2020 on December 23, POH situations were excluded from the suspension system. When they were included in 2021, the conditions for access were stricter than for other cases, excluding many clearly vulnerable households (Gándara Tomé, 2022). Similarly, the renters with pre-pandemic vulnerability did not benefit from the measures during 2020, as the protections were initially linked to COVID-19-related harm. The progressive adjustment of policies to address implementation challenges was common in many countries (Keene et al., 2021; Owen & Matthiessen, 2021), but in Spain, these adjustments disproportionately affected some low-income individuals.

Fourth, the measures also excluded to some middle-income households the benefit of suspensions. In the context of the fifth wave of gentrification that is taking place in Spanish cities during the Pandemic (Aalbers, 2019b; Ardura Urquiaga et al., 2021), the speculative processes surrounding rental housing were causing middle-class tenants to increasingly struggle with maintaining their homes during the renewals of contracts. The situation of these households affected by this situation did not fit well with the conditions established for the recognition of vulnerability. This factor undoubtedly played a role in the fact that the reduction of evictions in rental housing had been lower in relative terms in the area where traditionally there was a greater number of rental properties in the city of LPGC, the postal districts around the port and Las Canteras beach, where tourist activity (and therefore holiday housing) and recent international mobilities (digital nomads, lifestyle migrants, among others) were having a greater impact. We could say that the anti-eviction measures were in line with the logic of protecting the most disadvantaged classes, but they did not consider the new processes of residential displacement that had been generated in some neighborhoods in recent years.

And, fifth, we must consider that the suspensive system was based on the recognition of the double vulnerability of the tenant and the landlord since RDL 37/2020. The law attempted to protect also those owners who depend on the rent of the property or need it as their main dwelling. This fact may explain the lower reduction of evictions in the urban peripheries compared to the central areas in LPGC, where the vulnerabilities of landlords and tenants were more frequently in the same property. In these cases, vulnerable tenants were entitled to alternative housing for three months after the court decision and the landlord to compensation after this period if the administration had not provided an alternative.

In many cases, alternatives and compensation were often delayed, weakening the social protection provided.

Taken together, these five factors have resulted in the foreign population—mainly residing in central areas undergoing gentrification—and the low-income population living in peripheral areas benefiting less from the anti-eviction measures adopted, in relative terms. As a whole, the analysis carried out should lead us to believe that this type of measure, if it is to be effective, must take into account that certain groups have more difficulties to benefit for reasons that go beyond economic ones. In this sense, it is necessary to improve these policies by facilitating that everyone has the same opportunity to request vulnerability. Likewise, if what is to be avoided are evictions, it is not possible to assess whether vulnerability is induced or not by the emergency. And finally, policies must take into account the diversity of situations presented by the housing market, considering processes such as revaluations in contract renewals. In other words, protection measures should have taken more into account the diversity of socioeconomic, cultural and geographical situations surrounding eviction from rental housing.

Regarding foreclosures, while the measures implemented appear to have been more successful in reducing social inequalities, two nuances must be considered that could have reduced the effectiveness of the system. On the one hand, the legal moratoriums applied only to civil suits related to foreclosures. This restrictive criterion excluded individuals involved in other types of judicial proceedings, such as those under Criminal Law, Bankruptcy and Arbitration Law, Family Law, Inheritance Law, and even Civil Law cases related to non-mortgage debt seizures (Parreño-Castellano et al., 2019). On the other hand, although banks generally sought to avoid foreclosures after the 2008 crisis, the sectoral and bilateral moratoriums depended on their strategies, which partially influenced the outcomes. Not all banks displayed the same sensitivity in granting these moratoriums. According to data from the Bank of Spain, smaller banks granted a greater number of moratoriums. However, in the case of foreclosures, the level of integration of foreigners had a lower impact, since the simple fact of having a mortgage loan is evidence of integration.

In summary, the measures adopted regarding evictions of rental housing and foreclosures during the COVID-19 crisis represented a more sensitive approach to addressing the problem of housing loss, though not without unintended consequences. Therefore, we can conclude that delving into the social impact of such policies requires promoting measures such as facilitating the participation of tenants—and, more broadly, those affected by housing loss—in all phases of the judicial process on equal terms. In addition, it is necessary to provide sufficient incentives so that landlords do not consider eviction or foreclosure a solution to non-payment, but instead opt for alternative solutions, as highlighted in other studies (Reina et al., 2021). It is also essential for public authorities to develop additional preventive measures, such as broader coverage of payment assistance, support for basic needs, or the provision of alternative housing, whose effectiveness has been demonstrated in studies conducted in other contexts (Teresa et al., 2024).

Another relevant and distinctive feature of Spain's anti-eviction policy is its sustained nature over time (Pawson et al., 2022). Five years after the pandemic, eviction suspensions based on recognized vulnerability are still in place. It must be kept in mind that this type of measure is characteristic of emergency policies. Consequently, on the one hand, there is concern that evictions might increase if the suspensions are lifted, unless additional measures are implemented to prevent this. In other countries, it has already been observed that,

following the repeal of anti-eviction measures, renters faced serious difficulties paying rent, especially those living in housing owned by corporate landlords (Lima, 2024). On the other hand, we cannot ignore that this type of protection risks disrupting the free market, potentially causing undesirable effects. For instance, the perception among landlords that they bear part of the costs of this housing policy, coupled with the notion that these protections infringe upon property rights, may lead to a reduction in the availability of rental housing (Bastante Granell, 2018).

Therefore, it is not merely a matter of indefinitely extending eviction suspensions—which has been the primary course of action in Spain—but of enhancing their effectiveness through consistent and complementary political measures. In this sense, the pandemic does not appear to have been sufficient to trigger proactive political action that addresses the structural causes of the housing crisis in Spain.

Effective social protection policies should integrate measures such as rent controls, tax incentives for landlords, rental subsidies, and—most importantly—the expansion of subsidized housing supply and social rental programs, as suggested in studies conducted in other geographical contexts (Agarwal et al., 2024; Aksoy Khurami et al., 2024). This is the only way to establish the right to housing as a “basic need” that must be guaranteed by a welfare state and that ultimately leads to a significant reduction in the number of evictions. However, although Spain has taken some steps toward a more proactive housing policy—such as Law 12/2023 of May 24 concerning the Right to Housing—the role of the state in the housing supply system remains highly constrained.

In summary, this article offers an innovative approach by demonstrating that the effectiveness of anti-eviction policies depends not only on their formal existence and duration but also on how they are implemented and their capacity to adapt to the socioeconomic, cultural, and geographic diversity of the affected population. In particular, it reveals that measures based on the legal recognition of vulnerability can systematically exclude groups such as migrants with irregular status, people with low levels of education, or those with limited access to digital resources, thereby perpetuating inequalities even within formal social protection frameworks. Similarly, by comparing the differential effects between evictions due to unpaid rent and foreclosures, the study highlights the importance of designing policies sensitive to different types of tenure and prior protection trajectories.

Given that, during the pandemic, the suspension of judicial proceedings and the recognition of vulnerability became common tools adopted by many states, this study can contribute both theoretically and methodologically to analyzing the social and spatial effects of such policies in other countries. This makes the perspective internationally relevant for the design of more inclusive and equitable policies during times of crisis.

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Declarations

Conflict of interest No potential conflict of interest was reported by the authors.

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