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Structural Changes in Housing and Mortgage Case Law: Identifying Thematic Shifts through Text Mining

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Abstract

Housing rights have become a pressing issue in the United Kingdom and elsewhere: disputes over possession, homelessness duties, mortgage enforcement, and urban governance increasingly function as de facto arenas of socio-economic rights adjudication. To examine these dynamics, the study employs multiple approaches, including the Shannon Index to measure the complexity and variety of legal discourse. We combine it with Latent Dirichlet Allocation (LDA) to map the diachronic evolution of legal topics that may have represented a shift in British courts. By integrating advanced text-mining techniques, this work provides a quantitative perspective on how judicial decision-making in the UK has evolved over time, identifying the "thematic fractures" that characterize housing law, offering insights into the consistency and evolution of the system of precedents. The preliminary results provide empirical evidence of distinct trajectories in housing law, showing a shift in housing jurisprudence from procedural formalities to substantive socio-economic issues.

Keywords: *Housing right; United Kingdom; Mortgage, Text Mining*

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