This is a repository copy of *Preventing Family Homelessness : Evidence from Service Provision in Greece*.

White Rose Research Online URL for this paper:
https://eprints.whiterose.ac.uk/175753/

Version: Published Version

Article:
Roumpakis, Antonios orcid.org/0000-0003-1195-7089 and Pleace, Nicholas orcid.org/0000-0002-2133-2667 (2021) Preventing Family Homelessness : Evidence from Service Provision in Greece. Κοινωνική Πολιτική (Social Policy - Hellenic Social Policy Association). pp. 129-148. ISSN 2241-8652

Reuse
Other licence.

Takedown
If you consider content in White Rose Research Online to be in breach of UK law, please notify us by emailing eprints@whiterose.ac.uk including the URL of the record and the reason for the withdrawal request.

eprints@whiterose.ac.uk
https://eprints.whiterose.ac.uk/

ΕΠΙΣΤΗΜΟΝΙΚΗ ΕΤΑΙΡΕΙΑ ΚΟΙΝΩΝΙΚΗΣ ΠΟΛΙΤΙΚΗΣ
HELLENIC SOCIAL POLICY ASSOCIATION

ΤΕΥΧΟΣ Volume 14 ΙΟΥΝΙΟΣ 2021 JUNE 2021

Κοινωνική Πολιτική
Social Policy

Special Issue: Social Policy and Housing: Insights from Europe and Greece
Guest Editor: Nikos Kourachanis

Nikos Kourachanis
Introduction: Housing and Social Policy in a Landscape of Multiple Crises

Part A: Aspects of Social Policy and Housing in the European Welfare States

Άρθρα / Articles:

Eoin O'Sullivan
Measuring Homelessness: Implications for Policy

Matthias Drilling, Semhar Negash, Berihun Wagaw
Housing and the Social Investment State: An Underestimated Relationship

Eva Betavatzi and Eric Toussaint
How Private and Public Debt Crises Exacerbate Housing Problems in the EU

Isabel Baptista and Miguel Coelho
Homelessness Service Provision in a Southern European Country: An Evolving Sector Framed by the Portuguese National Homelessness Strategy

Ana Vilenica, Tonia Katerini and Maša Filipovič Hrast
Housing Commodification in the Balkans: Serbia, Slovenia and Greece

Part B. Aspects of Social Policy and Housing in Greece

Άρθρα / Articles:

Thomas Maloutas
Housing as a Social Issue in Greece before and during the 2010s

Vassilis Arapoglou, Constantine Dimoulas and Clive Richardson
Counting the Homeless in Greece

Antonios Roumpakis and Nicholas Pleace
Preventing Family Homelessness: Evidence from Service Provision in Greece

Dimitra Siatitsa
Youth Housing in a Context of Socio-economic Insecurity: The Case of Greece

ISSN 2241-8652

Κοινωνική Πολιτική (Social Policy)
Επιστημονικό Ηλεκτρονικό Περιοδικό ΕΕΚΠ

Εκδότης
Επιστημονική Εταιρεία Κοινωνικής Πολιτικής

Υπεύθυνοι έκδοσης (editors)
Κώστας Δημουλάς και Ανδρέας Φερώνας

Επιστημονική Επιτροπή
Θανάσης Αλεξίου (Καθηγητής, Πανεπιστήμιο Αιγαίου)
Βασίλης Αράπογλου (Αν. Καθηγητής, Πανεπιστήμιο Κρήτης)
Δημήτρης Βενιέρης (Καθηγητής, Πανεπιστήμιο Πελοποννήσου)
Κώστας Δημουλάς (Αν. Καθηγητής, Πάντειο Πανεπιστήμιο)
Κώστας Δικαίος (Επ. Καθηγητής, Δημοκρίτειο Πανεπιστήμιο Θράκης)
Γιάννης Κουζής (Καθηγητής, Πάντειο Πανεπιστήμιο)
Μαρία Μητροσύλη (Επ. Καθηγήτρια, ΤΕΙ Αθήνας)
Χρήστος Μπάγκαβος (Καθηγητής, Πάντειο Πανεπιστήμιο)
Αντώνης Μωυσίδης (Ομ. Καθηγητής, Πάντειο Πανεπιστήμιο)
Χαράλαμπος Οικονόμου (Καθηγητής, Πάντειο Πανεπιστήμιο)
Δέσποινα Παπαδοπούλου (Καθηγήτρια, Πάντειο Πανεπιστήμιο)
Χρίστος Παπαθεοδώρου (Καθηγητής, Πάντειο Πανεπιστήμιο)
Ελένη Πρόκου (Αν. Καθηγήτρια, Πάντειο Πανεπιστήμιο)
Σάββας Ρομπόλης (Ομ. Καθηγητής, Πάντειο Πανεπιστήμιο)
Χριστόφορος Σκαμνάκης (Επ. Καθηγητής, Πάντειο Πανεπιστήμιο)
Γιώργος Σταμέλος (Καθηγητής, Πανεπιστήμιο Πατρών)
Δημήτρης Α. Σωτηρόπουλος (Καθηγητής, ΕΚΠΑ)
Ανδρέας Φερώνας (Αν. Καθηγητής, Πανεπιστήμιο Πελοποννήσου)
Ιορδάνης Ψημμένος (Καθηγητής, Πάντειο Πανεπιστήμιο)

Γραμματεία Σύνταξης
Αγγελική Καζάνη και Βαγγέλης Κουμαριανός (Πάντειο Πανεπιστήμιο)

ISSN: 2241-8652
ΤΕΥΧΟΣ 14, ΙΟΥΝΙΟΣ 2021

Contents

Nikos Kourachanis
Introduction: Housing and Social Policy in a Landscape of Multiple Crises 5

PART A. Aspects of Social Policy and Housing in the European Welfare States

Eoin O'Sullivan
Measuring Homelessness: Implications for Policy 17

Matthias Drilling, Semhar Negash, Berihun Wagaw
Housing and the Social Investment State: An Underestimated Relationship 35

Eva Betavatzi and Eric Toussaint
How Private and Public Debt Crises Exacerbate Housing Problems in the EU 51

Isabel Baptista and Miguel Coelho
Homelessness Service Provision in a Southern European Country:
An Evolving Sector Framed by the Portuguese National Homelessness Strategy 63

Ana Vilenica, Tonia Katerini and Maša Filipovič Hrast
Housing Commodification in the Balkans: Serbia, Slovenia and Greece 81

PART B. Aspects of Social Policy and Housing in Greece

Thomas Maloutas
Housing as a Social Issue in Greece before and during the 2010s 101

Vassilis Arapoglou, Constantine Dimoulas and Clive Richardson
Counting the Homeless in Greece 115

Antonios Roumpakis and Nicholas Pleace
Preventing Family Homelessness: Evidence from Service Provision in Greece 129

Dimitra Siatitsa
Youth Housing in a Context of Socio-economic Insecurity: The Case of Greece 149

Book Reviews

Ανδρέας Βελωνάς και Μαρία Καλδέλη
Μπαλαμπανίδης. Δ., Παπατζανή, Ε. και Πέττας, Δ. (2021),
Το AIRBNB στην Πόλη. Ευκαιρία ή Απειλή;, Αθήνα: Πόλις 164

Κωνσταντίνα Δραντάκη, Κωνσταντίνος Λεμπέσης και Γαρυφαλλιά Τούντα
Χριστόπουλος, Δ. (2020), *Αν το Προσφυγικό ήταν Πρόβλημα,*
θα είχε Λύση, Αθήνα: Πόλις 166

Εβίνα Κυπραίου και Κατερίνα Σβερώνη
Καψάλης, Α. (2018), *Μετανάστες Εργάτες στην Ελλάδα. Εργασιακές Σχέσεις και*
Μεταναστευτική Πολιτική στην Εποχή των Μνημονίων, Αθήνα: Τόπος 168

Introduction: Housing and Social Policy in a Landscape of Multiple Crises

Nikos Kourachanis[1]

The academic journal *Social Policy* (*Koinoniki Politiki*), published since 2013 by the Hellenic Social Policy Association (EEKP) with the support of Topos Publications, seeks to contribute to the promotion of scholarly study and research into social inequalities and the ways in which they can be tackled. This effort is carried out entirely on a voluntary basis, underlining the commitment of EEKP to serving the above purposes.

In this 14th issue, the Board of Directors of EEKP, on the initiative of its President, Associate Professor Costas Dimoulas, invited me to be the guest editor of a special issue on social policy and housing. As part of our effort to strengthen the outward-looking character and the international presence of *Koinoniki Politiki*, we have invited some of the most important scholars on housing studies in Europe and Greece to contribute to this issue. It is a great honor and a joy for our Journal that such internationally renowned academics have accepted our invitation to contribute to this special issue.

Housing and Social Policy

The theme of this special issue is social policy and housing inequalities in the European and Greek experience. Housing is an important field of social intervention. It is no coincidence that since the birth of social policy as an academic subject, housing has been one of its five main areas along with social security, health, education and personal care services (Hall, 1952). Access to decent housing is a non-negotiable condition for ensuring social participation and welfare. It is the springboard for meeting a number of important human needs, such as protection from natural and social hazards, health, the storage and use of basic material goods, personal hygiene, work, and the enjoyment of privacy and social relationships. (Clapham et al., 1990).

The importance of the home as a good for people's dignified living is of great significance (O'Sullivan, 2020). However, housing stock in modern capitalist societies is produced and distributed primarily through market mechanisms (Harloe, 1995). It is this contradiction that makes housing a wobbly pillar under the welfare state (Torgensen, 1987). Other scholars comment

1. Assistant Professor, Department of Social Policy, Panteion University of Social and Political Sciences, Athens, Greece. ORCID: https://orcid.org/0000-0001-9034-7902

on housing as the cornerstone of the welfare state, precisely because of the consequences of its importance. For example, Kemeny (1995) argues that welfare states that develop a redistributive social policy tend to have lower rates of home ownership as social services support access to affordable housing. In contrast, welfare states with residual social policies show higher rates of home ownership, as it is the only means of protecting citizens from homelessness (Kemeny, 1995).

Housing in the Keynesian and Neoliberal Welfare State

Despite the long-standing dominance of the private real estate sector in the Western world, fluctuations have been observed in the housing policy welfare mix across different historical periods. The most emblematic development that can be reported is the shift from Keynesian social housing policies to emergency housing services, which has been systematically implemented since the 1980s (Forrest and Murie, 1988). These developments are a consequence of the restructuring caused by the transition from the Keynesian to the neoliberal welfare state.

The shifting of priorities from the value of Keynesian social cohesion to extreme poverty management in the neoliberal era (Hennigan, 2016) has had a negative impact across the range of social policy areas, including housing (Rolnik, 2013). The emergence of the concept of social exclusion was a dichotomous construct between insiders and outsiders. The focus of the dominant discourse on the underclass essentially implied that the rest of the social body is cohesive; it does not contain significant social inequalities and, therefore, no social intervention is needed to confront them (Levitas, 1996). Against the backdrop of social spending cuts, the management of extreme poverty has been a key goal of social policies since the 1980s.

The sharp wave of privatizations that accompanied the rise of neoliberalism from the late 1970s onwards did not leave the housing sector unaffected (Redmond, 2001). The principle of social housing was dismantled in two ways: first, through the encouragement of home ownership, mainly by granting housing mortgages to those citizens who could afford them. Second, through the creation of homelessness services for those citizens who were unable to maintain affordable housing (Aalbers, 2008).

For example, in countries with a tradition of social housing, such as the United Kingdom, Thatcher's "Right to Buy" policy resulted in extensive privatizations (Atkinson and Durden, 1990). In fact, the transfer of responsibility for housing benefits to the private market was accompanied by the qualification of home ownership as a more appropriate solution through the granting of housing mortgages (Rolnik, 2013). The stipulation of mortgages as the main vehicle for home ownership has had at least three negative effects. First, it led to the over-indebtedness of a large proportion of households that were unable to afford to repay their loan (Garcia-Lamarca and Kaika, 2016). Second, due to high demand, it boosted property prices. As a result, their value made it impossible to buy a house without a mortgage. Third, the mortgage market has become a means of social and housing segregation, depending on the amount of bank lending (Aalbers, 2016).

The establishment of emergency housing services was intended to provide for those citizens who were not able to access affordable housing (Forrest and Murie, 1988). These services are usually accompanied by the provision of basic material assistance (soup kitchens, blankets,

emergency supplies) with a strong charitable orientation (Wacquant, 2010). In other words, the safety net was lowered from the protection of the home to the management of the extreme symptoms of its loss. The dominance of emergency services contributes neither to preventing nor to tackling housing problems (Arapoglou and Gounis, 2017). Instead, it traps the homeless in an abeyance mechanism (Hopper and Baumohl, 1994). This pattern was systematically reproduced in many European welfare states until (and after) the Great Recession of 2008 (for example Drilling et al., 2020), under the strong influence of neoliberal ideology.

Housing and the Great Recession of 2008

The Great Recession of 2008 had an adverse effect on modern European societies (McBride et al., 2015; Papadopoulos and Roumpakis, 2018). Housing insecurity has intensified, making it difficult for large sections of the population to access affordable housing (Rolnik, 2013; Scanlon et al., 2015). At the same time, the policies being developed are limited to the most extreme and publicly visible symptoms of housing problems. This has therefore been an economic recession with inherent paradoxes. The most important of these is the strengthening, instead of undermining, of the dominant ideology that caused it (Papatheodorou, 2014).

A fundamental effect of the economic crisis is the increasing trend in housing costs borne by households. This has led to an increase in the inability to maintain affordable housing, an increase in homelessness and an increase in housing insecurity among the weaker socio-economic strata (Wetzstein, 2017). At the same time, phenomena of gentrification and touristification drive up rental prices by indirectly expelling the lower social classes (Wachsmuth and Weisler, 2018). Therefore, the increase in housing costs is evolving faster than the increase in incomes which, in contrast, in many cases remain stagnant and/or diminished.

The effects of deteriorating housing conditions are reflected in a variety of ways. Many of these people are forced to live in overcrowded conditions, to return to their parental home, or search for forced cohabitation. Other people end up living in poor housing conditions (for example, old buildings without safety standards) or in inadequate housing (for example, houses without heating or even without electricity). In other cases, housing costs are such a burden on incomes that significant cuts to other day-to-day spending must to be made. In fact, these reductions are often made in vital areas, such as the quality of food, clothing and many other products that are intended to satisfy basic human needs. Especially for young people, the level of housing costs can be a deterrent to completing their studies or even starting a family (Wetzstein, 2017).

The most obvious manifestation of extreme inequality is the increase in the number of people losing their homes due to financial problems and the lack of adequate preventive social services. The phenomenon of neo-homelessness has witnessed a significant rise since the years of the Great Recession (Scanlon et al., 2015). In fact, the diverse and heterogeneous aspect of this important social problem has become even more varified. In the years of the Great Recession, homelessness is on the rise, including asylum seekers and refugees (Kourachanis, 2018), homeless families (Baptista et al., 2017), and other socially vulnerable groups whose poor housing conditions put them on the brink of homelessness.

In addition to the effects of the Great Recession, housing insecurity is exacerbated by other parameters. One of the most important is the spread of short-term rental practices (Airbnb). Through this practice, a significant percentage of apartments are removed from the private long-term rental real estate market to be channeled into the short-term rental market. These developments result in an increase in the demand for the remaining properties for rent and, by extension, a clear increase in their rental price (Balampanides et al., 2019).

Developments over the last decade up to the Covid-19 pandemic, combined with the policy management framework of European and national institutions, have had a negative impact on the access of the lower and middle classes to housing (Scanlon et al., 2015). The new model favors an even greater removal of state intervention from the housing sector. As in other areas of the welfare state, housing has been affected by the mass dismantling of key social policy institutions and the mobilization of a range of policies aimed at expanding market discipline, competition and re-commodification (Rolnik, 2013).

Housing and Covid-19: Social Policy Challenges

The Covid-19 pandemic has emerged as a health crisis within a landscape of pre-existing crises and austerity policies (Dimoulas, 2020; Kapsalis et al., 2021). The model for managing the pandemic that has been adopted internationally makes access to housing a prerequisite for the protection of citizens (Rogers and Power, 2020). In other words, neoliberal governments explicitly state that they are not prepared to protect those citizens who cannot protect themselves if they do not have a home (Silva and Smith, 2020).

The prevailing formula for pandemic management focuses on the dimensions of responsibility, social distancing and staying at home, instead of adopting policies to stimulate public health, education, public transport (Horton, 2020) and, of course, social housing for those experiencing housing precariousness. The pandemic management framework focuses on the responsibility of citizens so as to maintain the trend for minimizing social protection systems and for the commodification of social goods (Kourachanis, 2020).

However, this particular way of managing the pandemic has negative consequences even for those who have a home. Quarantine and enforced incarceration result in major changes in daily habits, rhythms and interpersonal relationships in situations of cohabitation. During a period of economic downturn, psychological oppression, and lockdown, the effects of domestic violence or overcrowding making the house an unsafe form of protection (Rogers and Power, 2020). At the same time, many people who have suffered a loss in income will not be able to afford their housing costs (Judge, 2020; Goodman and Magder, 2020). Evictions are expected to increase the risk of infection during the Covid-19 pandemic and an adequate protection framework is needed (Benfer et al., 2020). These conditions are exacerbated and the long-term shortcomings and inadequacies of housing systems worldwide become more evident.

The negative effects of pandemic management through the spirit of self-isolation at home are more pronounced for poor households. Despite the widespread perception that the virus does not discriminate, recent research shows that the most vulnerable are the poor and marginalized

populations. This claim is supported by the stress and comorbidities related to poverty and job insecurity as well as the exclusion from access to health services, due to economic factors. Particularly from the perspective of housing inequalities, aspects such as poor housing conditions, limited access to personal space, and the phenomenon of housing overcrowding reduce the possibility of social distancing (Patel et al., 2020).

Inadequate housing conditions for poor households are associated with deteriorating health indicators and the spread of infectious diseases (Buckle et al., 2020). This seems to be the case with the current pandemic, as research findings show that countries with higher rates of poor housing have higher COVID-19-related mortality rates (Ahmad et al., 2020). COVID-19 has also exacerbated vulnerabilities such as poor housing quality and location, housing affordability, energy poverty, and a range of social, mental and physical health conditions (Horne et al., 2020).

Particularly for extreme forms of homelessness, such as homeless people living on the streets, this particular model of pandemic crisis management that focuses on housing self-isolation at home and social distancing measures puts them at greater risk due to the lack of both adequate housing and health conditions, as well as the difficulties of social distancing (Tsai and Wilson, 2020; Perri et al., 2020). As expected, similar risks threaten asylum seekers, refugees and immigrants (Ralli et al., 2020), Roma (Holt, 2020), people with mental health issues (Amerio et al., 2020; Lima et al., 2020), as well as people with HIV (Rosenberg et al., 2020). Of course, this concern relates also to many other vulnerable groups.

Structure of this Special Issue

With these initial thoughts in mind, the contributions in this special issue are dedicated to housing inequalities and social policies in the European welfare states with a special focus on the Greek case. The first part elaborates aspects of Social Policy and Housing in European Welfare States. Professor Eoin O'Sullivan underlines that the way in which we collect data on homelessness and how that data is presented has significant implications for the framing of homelessness, with the majority of countries measuring homelessness at a point-in-time, which provide little information on the dynamics of homelessness. Using the example of the Republic of Ireland, we can see that the stock and flow data on homelessness show very different patterns of the experience of homelessness. In the second article, Professor Matthias Drilling and his colleagues Semhar Negash and Berihun Wagaw argue that the concept of the social investment state is currently the guiding concept for transforming the European welfare states. Underlining the role of housing and neighbourhood, Drilling et al. claim that the social investment approach does not play an extensive role in positioning this policy field and, as such, it does not attach any importance to housing.

Eva Betavatzi and Éric Toussaint note that the increase in mortgage lending in European countries since the 1990s is symptomatic of a political determination to push households into buying rather than renting on the housing market. Banks benefit from this as it allows them not only to increase their loan portfolios but also to use loans as securities and sell them on the secondary market. Thus, the increase in private and public debts, and the principle that they must be repaid whatever the cost, have an impact on the right to housing. Isabel Baptista and

Miguel Coelho aim to provide a critical overview of homelessness service provision in Portugal – framed by EU-level developments with a particular focus on Southern European countries – within national policy dynamics, which in recent years have evolved towards the adoption of a national strategic approach to resolving homelessness. This topic has received little research and policy attention so far, which may partly be explained by the fragmented nature of the sector itself and by the very recent emergence of homelessness on the Portuguese political agenda. In the last article of the first part of our special issue, Ana Vilenica, Tonia Katerini and Maša Filipovič Hrast describe commodification patterns in Slovenia, Serbia and Greece by considering the diversity existing in the semiperiphery. In their paper, they show that Balkan semiperipheral territories must not be regarded as a passive background but as a landscape in which active agents participate in creating and transforming commodification patterns.

The second part of this special issue is dedicated to social policy and housing in Greece. Professor Thomas Maloutas notes that sovereign debt crisis in the early 2010s led to a standstill in the housing market due to the lack of demand. Problems of access to affordable housing re-emerged when the crisis retreated, and tourism boosted new demand for housing. The pandemic again stopped this process by radically reducing tourist flows. The question now is whether there will be an opportunity after the pandemic to make the protection of housing for vulnerable groups a priority on the political agenda. Vassilis Arapoglou, Constantine Dimoulas and Clive Richardson present the main findings from pilot research on the homeless population in six municipal areas in Greece in 2018. The project employed the "point-in–time" technique, combining counting by observation with interviewing where possible. The procedure succeeded in engaging local communities and NGOs to enumerate the homeless population.

Antonios Roumpakis and Nicholas Pleace present the findings from a two-year project which explored both the immediate and longer-term outcomes for families who received support from a pilot Family Support Service, designed to prevent housing insecurity and potential homelessness. They correlate their findings on the Greek housing and social policy responses in the aftermath of the sovereign debt crisis with the wider European context. In the last article of the second part Dr. Dimitra Siatitsa discusses the issue of youth housing in Greece, in a context of permanent insecurity and instability, due to the precarisation of labour and the ongoing conjuncture of "crises''. Her paper provides an overview of the main issues discussed in the European and Greek literature, describes key dimensions of youth housing in Greece and sets the framework for further research.

References

Aalbers, M. (2008), "The Financialization of Home and the Mortgage Market Crisis", *Competition and Change,* 12(2): pp. 148-166.

Aalbers, M. (2016b), "Housing Finance as Harm", *Crime, Law and Social Change,* 65.

Ahmad, K., Erqou, S., Shah, N., Nazir, U., Morrison, A.R. Choudhary, G. and Wu, W. (2020), "Association of poor housing conditions with COVID-19 incidence and mortality across US counties", *PLoS One*, 15(11). doi: 10.1371/journal.pone.0241327

Allen J., Barlow J., Leal J., Maloutas T. & Padovani L. (2004), *Housing and welfare in Southern Europe*, Oxford: Blackwell.

Amerio, A. Brambilla, A. Morganti, A. Aguglia, A. Bianchi, D. Santi, F., Costantini, L., Odone, A., Costanza, A., Signorelli, C., Serafini, G. Amore, M. and Capolongo, S. (2020), "COVID-19 Lockdown: Housing Built Environment's Effects on Mental Health", *Int J Environ Res Public Health,* 17(16): p. 5973. doi: 10.3390/ijerph17165973

Arapoglou, V. and Gounis, K. (2017), *Contested Landscapes of Poverty and Homelessness in Southern Europe. Reflections from Athens*, London: Palgrave Macmillan.

Balampanidis, D., Maloutas, T., Papatzani, E. and Pettas, D. (2019), "Informal urban regeneration as a way out of the crisis? Airbnb in Athens and its effects on space and society", *Urban Research and Practice,* DOI: 10.1080/17535069.2019.1600009

Baptista, I., Benjaminsen, L., Pleace, N. and Busch-Geertsema, V. (2017), *Family Homelessness in Europe: 7 EOH Comparative Studies in Homeless,* Brussels: EOH FEANTSA.

Benfer, E.A., Vlahov, D., Long, M.Y., Walker-Wells, E., Pottenger, J.L., Gonsalves, G. and Keene, D.A. (2020), "Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy", *Journal of Urban Health,* 7: pp. 1-12. doi: 10.1007/s11524-020-00502-1

Buckle, C., Gurran, N., Phibbs, P., Harris, P., Lea, T. and Shrivastava, R. (2020), "Marginal housing during COVID-19", AHURI Final Report, DOI 10.18408/ahuri7325501.

Clapham D., Kemp P., Smith S.J. (Eds.) (1990), *Housing as Social Policy*, London: Palgrave.

Dimoulas, C. (2020), "The pandemic as a starting point and crossroads of geopolitical and labour rearrangements", *Tetradia Marxismou,* 13 (in Greek).

Drilling, M., Dittmann, J. and Bischoff, T. (2020), "Homeless and Housing Exclusion. Impact, Profile and Requirements in the Basel Region (Switzerland)", LIVES Working Paper, Basel.

Garcia-Lamarca, M. and Kaika, M. (2016), "Mortgaged lives': the Biopolitics of Debt and Housing Financialisation", *Transactions,* 41: pp. 313-327.

Goodman, L. and Magder, D. (2020), "Avoiding a COVID-19 Disaster for Renters and the Housing Market", Report, Urban Institute. https://www.urban.org/sites/default/files/publication/102013/avoiding-a-covid-19-disaster-for-renters-and-the-housing-market_1.pdf

Hall, M. (1952), *The Social Services of Modern England*, London: Routledge and Kegan Paul.

Harloe M. (1995), *The People's Home? Social Rented Housing in Europe and America*, Oxford: Blackwell.

Hennigan, B. (2016), "House Broken: Homelessness, Housing First, and Neoliberal Poverty Governance", *Urban Geography,* 38(9): pp. 1418-1440.

Holte, E. (2020), "COVID-19 lockdown of Roma settlements in Slovakia", *The Lancet,* 20(6): p.659. DOI:https://doi.org/10.1016/S1473-3099(20)30381-9.

Hopper K. – Baumohl J. (1994), "Held in Abeyance: Rethinking Homelessness and Advocacy", *The American Behavioral Scientist,* 37(4): 522-552.

Horne, R., Willand, N., Dorignon, L. and Middha, B. (2020), "The Lived Experience of COVID-19: Housing and Household Resilience", AHURI Final Report, DOI: 10.18408/ahuri5325601.

Horton, R. (2020), "Offline: Covid-19 and the NHS – a "National Scandal", *The Lancet*, 395(10229): 1022.

Judge, L. (2020), "Coping with housing costs during the coronavirus crisis", Resolution Foundation. https://www.resolutionfoundation.org/app/uploads/2020/05/Coping-with-housing-costs-during-the-coronavirus-crisis.pdf

Kapsalis, A., Koumarianos, E. and Kourachanis, N. (Eds.) (2021), *Social Policy between Authoritarianism and the Pandemic Covid-19,* Athens: Topos (in Greek).

Kemeny J. (1995), *From Public Housing to the Social Market: Rental Policy Strategies in Comparative Perspective*, London: Routledge.

Kourachanis, N. (2018), "Asylum Seekers, Hotspot Approach and Anti-Social Policy Responses in Greece (2015-2017)", *Journal of International Migration and Integration,* 19(4): pp. 1153-1167.

Kourachanis, N. (2020), *Citizenship and Social Policy*, London: Palgrave Macmillan.

Lima, N., de Souza, R.I., Feitosa, P., Moreira, J., da Silva, C. and Neto, M. (2020), "People experiencing homelessness: Their potential exposure to COVID-19", *Psychiatry Research,* 28. DOI: https://doi.org/10.1016/j.psychres.2020.112945.

McBride, S., Mahon, R. and Boychuk, G. (Eds.) (2015), *After '08: Social Policy and the Global Financial Crisis*, Vancouver: UBC Press.

O'Sullivan, E. (2020), *Reimagining Homelessness for Policy and Practice*, Bristol and Chicago: Policy Press and University of Chicago Press.

Papadopoulos, T. and Roumpakis, A. (2018)"'Rattling Europe's Ordoliberal 'Iron Cage': the Contestation of Austerity in Southern Europe", *Critical Social Policy*, 3(38): pp. 505-526.

Patel, J.A., Nielsen, FB.H., Badiani, A.A., Assi, S., Unadkat, V. Patel, B., Ravindrane, R. and Wardle, H. (2020), "Poverty, inequality and COVID-19: the forgotten vulnerable", *Public Health,* 183: pp. 110-111. doi: 10.1016/j.puhe.2020.05.006

Perri, M., Dosani, N. and Hwang S.W. (2020), "COVID-19 and people experiencing homelessness: challenges and mitigation strategies", *CMAJ*, 92(26): pp. 716-719. DOI: https://doi.org/10.1503/cmaj.200834

Ralli, M., Cedola, C., Urbano, S., Morrone, A. and Ercoli, L. (2020), "Homeless persons and migrants in precarious housing conditions and COVID-19 pandemic: peculiarities and prevention strategies", *European Review for Medical and Pharmacological Sciences,* 24(18): pp. 9765-9767. DOI: 10.26355/eurrev_202009_23071

Redmond, D. (2001), "Social Housing in Ireland: Under a New Management?", *European Journal of Housing Policy*, 1(2): pp. 291-306.

Rogers, D. and Power, E. (2020), "Housing Policy and the COVID-19 Pandemic: The Importance of Housing Research during this Health Emergency", *International Journal of Housing Policy*, 20(2): pp. 177-183, DOI: 10.1080/19491247.2020.1756599

Rolnik, R. (2013), "Late Neoliberalism: The Financialization of Homeownership and Housing Rights", *International Journal of Urban and Regional Research,* 37(3): pp. 1058-1066.

Rosenberg, A., Keene, D.E., Schlesinger, P. Groves, A.K. and Blankenship, K.M. (2020), "COVID-19 and Hidden Housing Vulnerabilities: Implications for Health Equity, New Haven, Connecticut", *AIDS Behav.*, 24: pp. 1-2.

Silva, D.S., and Smith, M.J. (2020) "Social distancing, social justice, and risk during the COVID-19 pandemic", *Canadian Journal of Public Health*, 111(4): pp. 459-461. https://doi.org/10.17269/s41997-020-00354-x

Scanlon, K., Fernandez Arrigoitia, M. and Whitehead, C. (2015), "Social Housing in Europe", *European Policy Analysis,* 17: pp. 1-12.

Silva, D. and Smith, M.J. (2020) "Social distancing, social justice, and risk during the COVID-19 pandemic", *Canadian journal of public health*, 111(4): pp. 459-461. https://doi.org/10.17269/s41997-020-00354-x

Torgensen, U. (1987), "Housing: The Wobbly Pillar under the Welfare State" in Turner, B., Kemeny, J. and Lundqvist, L. (Eds.), *Between State and Market: Housing in the Post-industrial Era*, Stockholm: Almqvist and Wiksell.

Tsai, J., and Wilson, M. (2020), "COVID-19: a potential public health problem for homeless populations". *The Lancet Public Health*, https://doi.org/10.1016/S2468-2667(20)30053-0.

Wacquant, L. (2010), "Crafting the Neoliberal State: Workfare, Prisonfare, and Social Insecurity", *Sociological Forum,* 25(2): pp. 197-220.

Wachsmuth, D. and Weisler, A. (2018), "Airbnb and the Rent Gap: Gentrification through the Sharing Economy", *Environment and Planning A: Economy and Space*, 0(0): pp. 1-24.

Wetzstein, S. (2017), "The Global Urban Housing Affordability Crisis", *Urban Studies*, 54(14): pp. 3159-3177.

PART A

Aspects of Social Policy and Housing in the European Welfare States

Measuring Homelessness: Implications for Policy

Eoin O'Sullivan[1]

Abstract

Who we define as experiencing homelessness and how we research the experience of homelessness may seem technical matters for statisticians and researchers to agree on rather than matters of public policy. In this paper I argue that the way in which we collect data on homelessness and how that data is presented has significant implications for the framing of homelessness, with the majority of countries measuring homelessness at a point-in-time, which provide little information on the dynamics of homelessness. Using the example of the Republic of Ireland, we can see that the stock and flow data on homelessness show very different patterns of the experience of homelessness, with the number of adults in emergency accommodation at a point-in-time is determined by the numbers entering emergency accommodation, the length of time in emergency accommodation and the rate at which exits occur.

Keywords: point-in-time measures; dynamics of homelessness; homelessness in Ireland

Introduction

Policy responses to preventing an episode or a spell in temporary or emergency accommodation designated for those experiencing homelessness, the supports provided to ensure successful exiting from such accommodation or responding to literal homelessness is in part determined by how the issue is framed. The framing of homelessness is the outcome of the complex interactions between, for example, how the public perceives the issue, how the media report the issue, how we measure homelessness and how these presentations and measurements are interpreted by policy makers. That many of the public think that the appropriate response to homelessness is the provision of shelter and food, and that a significant number of NGOs provide such shelter and soup, suggests a framing of homelessness that is equated with literal homelessness or rough sleeping (Parsell and Watts, 2017). Recent research in Ireland (Crowley and Mullen, 2019) and England (Crisis, 2018) for example, suggests that the dominant popular perception of those experiencing homelessness is that of a middle- aged man sleeping rough with addiction

1. Professor, School of Social Work and Social Policy, Trinity College Dublin, Dublin, Ireland.

and/ or mental health issues. Certainly, those sleeping rough are the most visible and evocative manifestations of homelessness in cities of the Global North, and indeed the majority of press stories on the topic of homelessness are usually accompanied by an image of a rough sleeper or sleepers, thus reinforcing this popular perception.

In this paper, I wish to explore how homelessness is framed *via* measuring homelessness; that is the increasing efforts by local and national governments to estimate the extent of homelessness (see OECD, 2020 for an overview of these efforts), and the characteristics of those experiencing homelessness is an important contributor to how homelessness is framed. Using Ireland as a case study, the paper notes that research design issues such as using point or period prevalence measures, how broadly or narrowly homelessness is defined, presenting the rate as well as the number of those experiencing homelessness by for example age and gender, and the degree to which the dynamics of homelessness are captured are significant issues in how homelessness is presented by social scientists, statisticians and others.

Point prevalence studies are widely used in estimating the extent and characteristics of those experiencing homelessness in a number of countries, either as part of the national census in the case of Australia (Australian Bureau of Statistics, 2018), or specific surveys of those experiencing varieties of homeless experiences in the Nordic countries (Benjaminsen et al, 2020) and the US (Henry et al, 2021) to name a few. As Shinn and Khadduuri (2020) acknowledge, this method can be useful for monitoring trends and identifying service needs, but minimizes the scale of homelessness, and period-prevalence surveys are required to more accurately estimate the number of people who experience homelessness over a time period. However they argue that time-frames (2020, pp. 26-27) are critically important when researching homelessness as the numbers who experience homelessness and their characteristics will differ significantly depending on the time-frame used. Shorter time-frames largely capture those experiencing long term homelessness, with longer time-frames capturing the significantly larger number of people who enter and exit homelessness each year. For example, Link et al. (1994) found that the life-time prevalence of homelessness was 7.4% in comparison to 3.1% over a five-year period. A recent study utilising a similar methodology in eight European Countries found a lifetime prevalence of nearly 5%, albeit with significant variations by country, with a 5-year prevalence of just under 2% (Taylor et al., 2019).

Homelessness is a dynamic process and capturing the experience of homelessness at a point in time does not reveal the fluidity of the experience of homelessness and that the majority who experience a spell in an emergency shelter, for example, will exit to housing and stay housed (Lee et al., 2021). This was demonstrated when an increasing number of researchers from the 1990s onward, initially almost exclusively in North America, and subsequently in a number of European countries and Australia, utilising longitudinal research methods were showing very different patterns of homelessness than that found in cross-sectional research, with profound implications for policy, when exploring the experience of homelessness over time, both for families and adult-only households (Dworsky and Piliavin, 2000; Kuhn and Culhane, 1998; Klodawsky et al., 2007; Shinn, 1997, Waldron et al, 2019). The importance of subsidised housing, poverty, and other structural factors in contributing to homelessness rather than individual level dysfunctions came to the fore, with 'residential instability' rather than prolonged experiences of homelessness the typical pattern observed (Sosin et al., 1990, p. 171). Crucially this research also highlighted

that the majority of people who experienced a spell of homelessness did so for a short period of time and successfully exited to accommodation. A crucial observation from this research was that '[a]lmost everyone who will be homeless two years from today is housed now, and almost everybody who is homeless today will be housed two years from now" (O'Flaherty, 2010, p. 143).

Who is counted as experiencing homelessness varies significantly (OECD, 2020), with for example Australia and the Nordic countries comparatively unusual in counting not just those experiencing literal homelessness and staying in designated temporary and emergency accommodation, but also those in overcrowded accommodation or sharing with friends or family. Other countries aspire to measure these categories, but no statistical data is available for these forms of homelessness (Baptista and Marlier, 2019). However, the majority of OECD countries define homelessness more narrowly for the purposes of counting, largely only including only those experiencing literal homelessness or staying in accommodation designated as homeless services. Thus, comparative research on homelessness is particularly tricky given the wide variation in who is counted as homelessness. Who is defined is also important in terms of how homelessness is framed, as research designs that adopt narrow definitions tend to conclude that dysfunctional individual traits contribute significantly to the reasons why people experience homelessness, whereas broader definitions are more likely to indicate that dysfunctional social services and supports, particularly the lack of affordable housing, are more important that individual traits (Pleace and Hermans, 2020; O'Sullivan et al, 2020). Rates of homelessness are also important as they take into account population growth and demographic change (Johnson and Taylor, 2020). Thus, dependent on the research design, capturing data at point-in-time or longitudinally, the definition of homelessness utilised will shape how homelessness is frame.

Measuring Homelessness in Ireland: A Case Study

In the remainder of the paper these issues are teased out in respect of a case study of Ireland. Ireland is comparatively unusual in having a national integrated bed and case management system since 2013. The PASS (Pathway Accommodation & Support System), established in Dublin in 2011, was rolled out nationally in 2013, and this development allowed for data on number of adult individuals with accompanying child dependents experiencing homelessness and residing in *designated emergency accommodation funded by Section 10 and Local Authority contributions* during the third week of every month in each county to be generated on a monthly basis. The publication of these Monthly Reports commenced in April 2014 on a trial basis, and from June 2014, with some modifications, has been produced on a continuous monthly basis. Data is generated from PASS on the profile of households in the designated services by household composition, the gender, age and nature of accommodation provided for adults and the number of accompanying child dependents. While not a comprehensive figure of the extent of homelessness in Ireland, in that it only captures those households in designated emergency and temporary accommodation funded under Section 10 of the *Housing Act, 1988*, it nonetheless provided timely, detailed, reliable and consistent data monthly. In comparative terms, using the *European Typology of Homelessness and Housing Exclusion* (ETHOS) as a framework, this

monthly data provide provides data category 2, people staying in a night shelter; and category 3, people in accommodation for the homeless. Thus, it is a very narrow definition compared to, for example, the Nordic countries (Benjaminsen et al, 2020).

In addition, from 2014 onwards, at the end of each quarter, Local Authorities, were required by the Department of Housing to produce *Performance Reports* providing data on a range of indicators, included the number of new and repeat adult presentations to homelessness services per quarter; the number of adults in emergency accommodation for more than six months, the number of adult individuals exiting homeless services, and the number of rough sleepers. The production of the Monthly Reports and Quarterly Performance Reports followed on from the publication in 2013 of a *Homelessness Policy Statement* by the Department of Housing. A number of indictors were identified to measure progress in ending homelessness in Ireland, which was the over-arching ambition of the Policy Statement, and the purpose of these indicators was to 'give a clearer picture of homelessness in Ireland: the rate of entry, duration and exits, together with the type and nature of accommodation' (Department of Environment, Community and Local Government, 2013, p. 4).

Point-in-time Counts

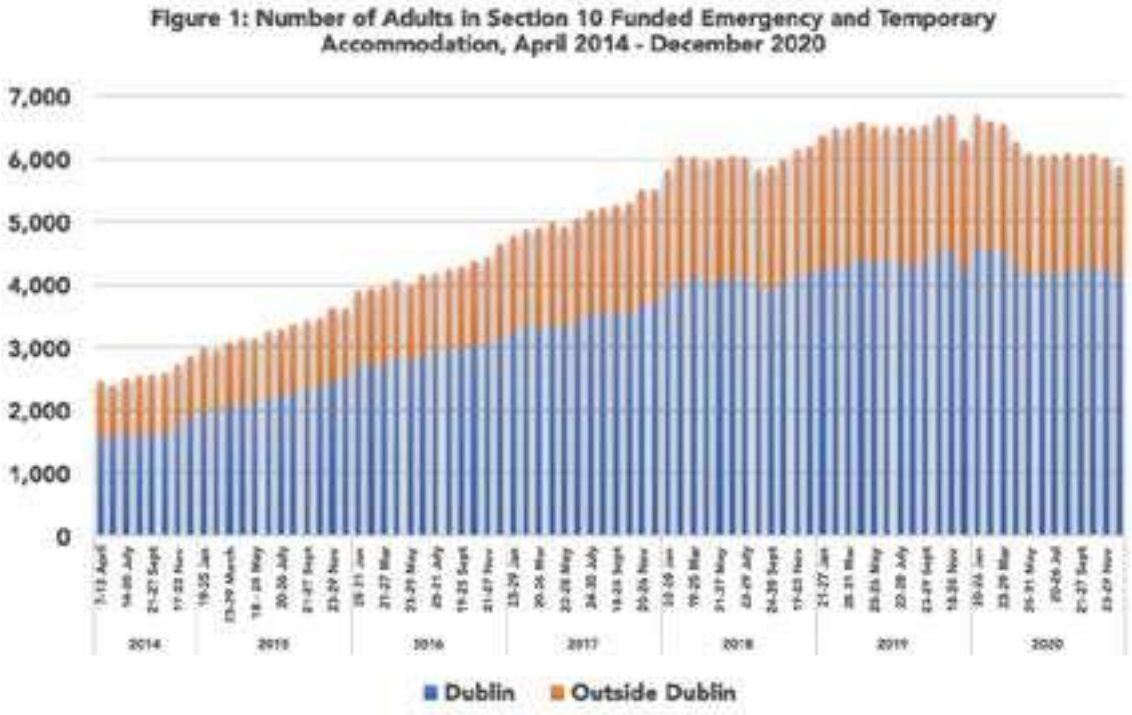
Since mid-2014, each month a brief report is published by the Department of Housing providing data on the number of adults and their accompanying child dependents (if any) in State funded emergency accommodation during the third week of each month. This data source, more than any other information on homelessness in Ireland, is most commonly cited when describing the extent of homelessness by the media, service providers and academic commentators. The publication of these data attracts considerable media attention each month, and is often accompanied by a picture or a news clip of a rough sleeper (although those rough sleeping are not directly included in the data), particularly as shown in figure 1, the number of adults in emergency accommodation during a week in each month rose rapidly from mid-2014, reaching a peak of nearly 6,700 in late 2019 / early 2020 despite the narrow definition of homelessness used. The number then declined and plateaued to approximately 6,000 adults and 2,500 child dependents in emergency accommodation since mid-2020. On average 3,280 adults were in emergency accommodation nationally in 2015 rising to an average of 6,510 in 2019 before declining to 6,208 in 2020.[2]

The number in emergency accommodation in the Dublin region has fluctuated between 65 and 70 percent of the total number of adults in emergency accommodation nationally over this period, and nationally, the number of adult males in emergency accommodation has fluctuated between 60

2. It should be noted that were two modifications made to the Monthly Reports, the first was that from January 2015, refuges for those escaping from gender-based violence (ETHOS category 4) - a total of 21 residential services with a bed capacity of approximately 250 transferred to the statutory Child and Family Agency (TUSLA), and these accessing these residential services have not been enumerated in the monthly data since that date; the second in 2018 where 625 in what were termed 'own door accommodation' were excluded from the data as they were deemed not be in emergency accommodation.

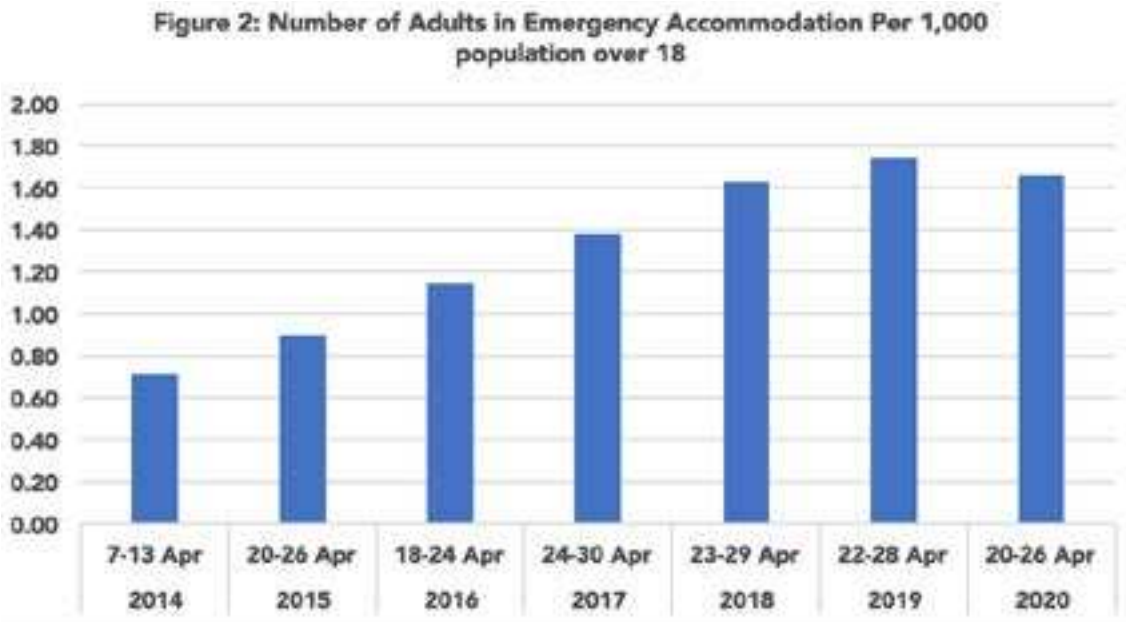
and 70 percent of all adults, and those aged between 25-44 hovered at approx. 60 percent over the period. In terms of household composition, on average 75 percent were adult-only households, that is single person households and couples without accompanying child dependents. Families, that is couples and singles with accompanying child dependents, made up the balance. The number of families increased each month between 2014 and mid-2018, but has declined significantly since that point, particularly in Dublin where the number of families in emergency accommodation declined from nearly 1,300 in the Autumn of 2019 to just under 800 at the end of 2020. Thus, based on this well-known measure, homelessness in Ireland is largely experienced in Dublin, by male adult-only households, and the overall numbers have remained stubbornly high, but stable between 2018-2020, following particularly sharp increases between 2014 and 2017.

In contrast to the increase in the number of adults in temporary and emergency accommodation, the numbers of rough sleepers, and we only have reasonably accurate and consistent point- in-time data for Dublin, have remained relatively low and stable, with a fluctuating minimum of between 90 and 150 individuals based on a biannual count over the past seven years. Between 70 and 80 percent of those rough sleeping also use emergency shelters, so that a significant number are also recorded in the monthly reports, indicating that only a minority of those individuals sleeping rough at a point-in-time, only a minority were not engaging with the emergency accommodation services.

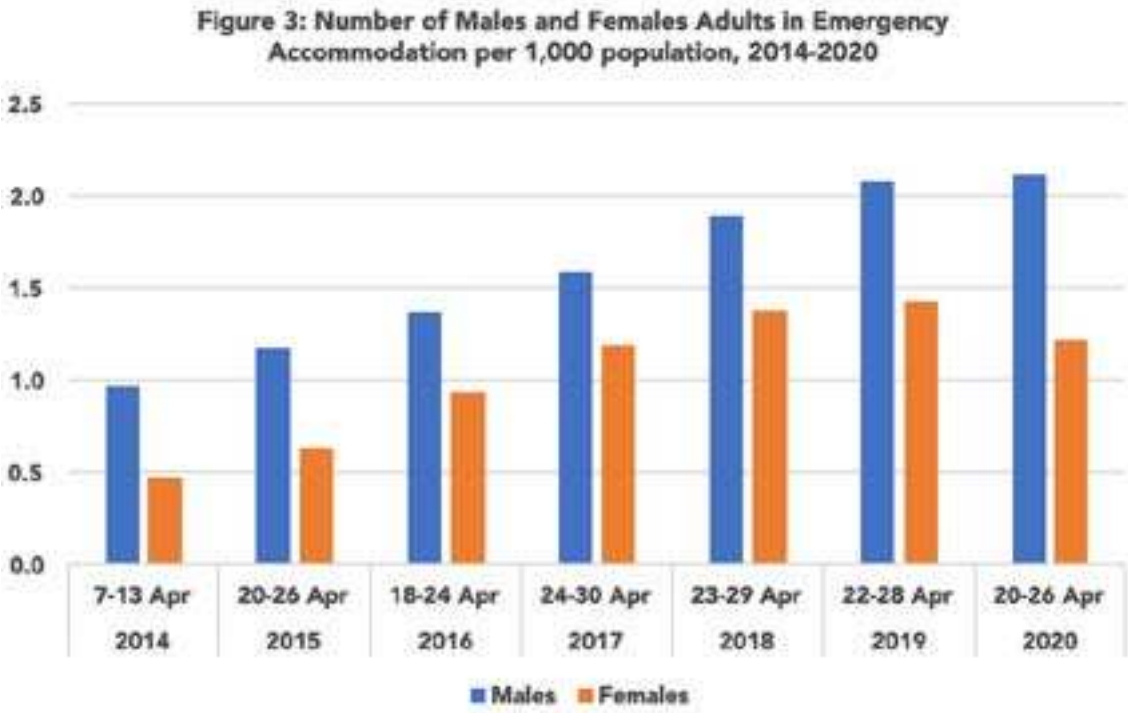


Source: Department of Housing, Local Government and Heritage, 2021a.

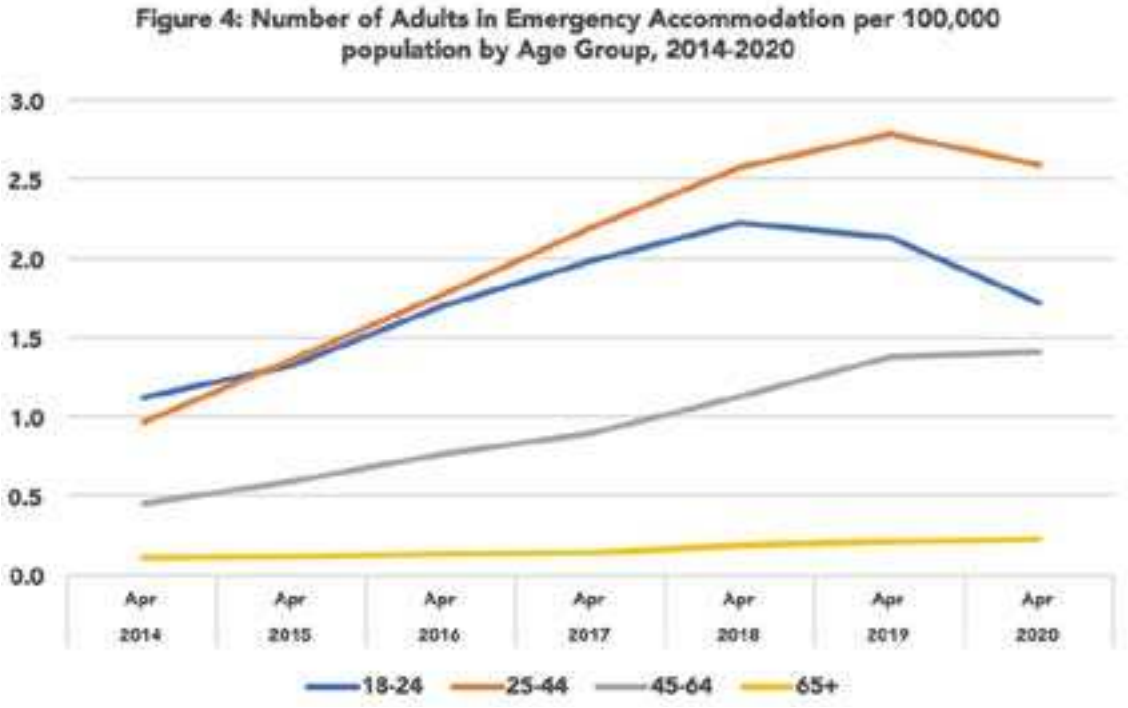
When we turn to look at the rate of adult homelessness baased on the point-in-time measure, we can see in figure 2 that the rate per 1,000 population aged over 18 increased from 0.71 in 2014 to 1.74 in 2019, and dropping slightly in 2020. The rate of males in emergency accommodation is consistently higher than that of females and the decrease between 2019 and 2020 are driven by a decline in the rate of homelessness for those aged 18-24 and 25-44. Rates of homelessness are important, because as noted above, they take into account population change and demographic shifts. The overall increase in the rate of adults experiencing homelessness in emergency shelters between 2014 and 2019 was not due to population changes, rather other factors brought about this increase. Furthermore, the rate of homelessness for those aged between 25-44 is nearly double those aged 45-64, while the rate of young people aged 18-24 experiencing homelessness dropped from 2.2 per 100,000 population over 18 in 2018 to 1.7 in 2020. Largely due to increase in families experiencing homelessness, the gap between rate of homelessness for adult males and adult females narrowed with 1.6 males and 1.2 females per 1,000 adults in emergency accommodation in 2017, but this gap subsequently widened as the rate of male homelessness continued to increase, with rate of 2.1 males and 1.2 females by 2020.



Source: Department of Housing, Local Government and Heritage, 2021a. / Central Statistics Office.



Source: Department of Housing, Local Government and Heritage, 2021a. / Central Statistics Office.

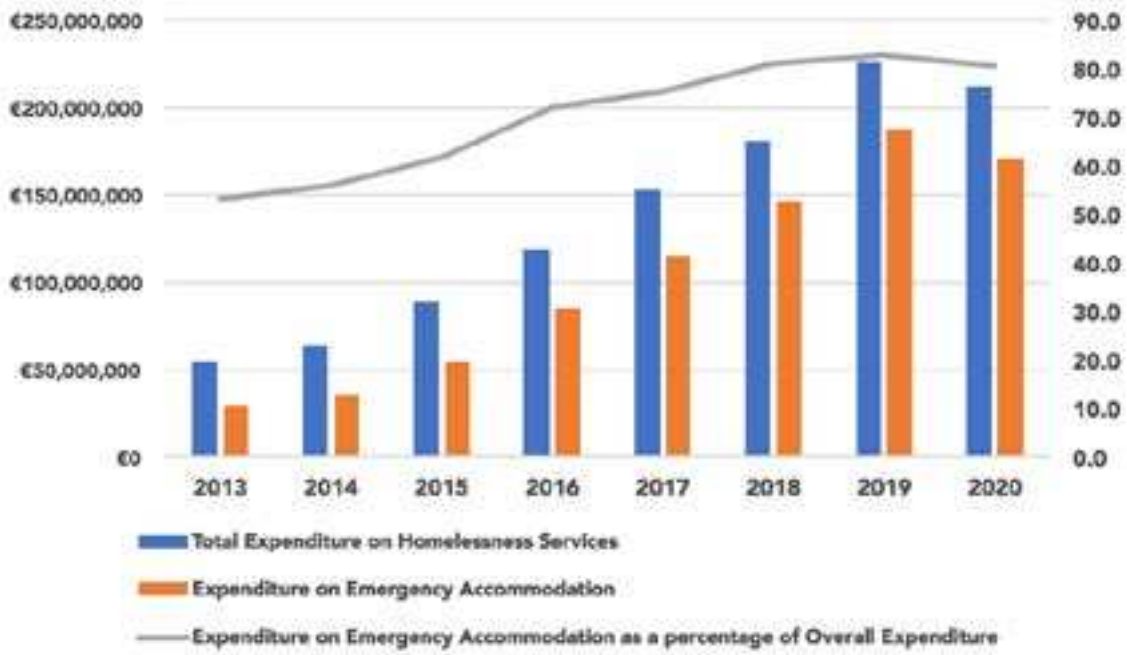


Source: Department of Housing, Local Government and Heritage, 2021a. / Central Statistics Office.

In summary, the number and rate of adults experiencing homelessness in Ireland, despite a raft of policy initiatives to address the issue (see O'Sullivan, 2020 for a summary), rose remorselessly between 2014 and 2019, and have remained stubbornly high in 2020. The cost of providing services to those experiencing homelessness, not surprisingly, also increased dramatically with central and local government expenditure rising from just over €50m in 2014 to just over €225m in 2019, before dropping slightly in 2020 as shown in figure 5 (see O'Sullivan and Mustafiri, 2020 for a more detailed analysis of expenditure on homelessness). Increasingly the bulk of expenditure was on the provision of emergency accommodation, accounting for over 80 percent of total expenditure in 2019 and 2020, much of going on the provision of rooms in private hotels and bed and breakfasts, as the capacity of the shelter services, particularly for families, was unable to provide the increase in demand for their services.

Based on these data sources it is reasonable to conclude that the policy response to homelessness in recent years in Ireland has been an expensive policy failure. This may be in part explained by the characteristics of those in emergency accommodation. For example, O'Carroll and Wainwright (2019, p. 1) note that the international evidence is that "[h]omeless people also have high rates of mental-ill health with high rates of schizophrenia, depression and anxiety. This increased mental illness burden has resulted in higher suicide rates. Homeless people also have much higher rates of alcohol and drug-addiction than the general population" and conclude that "Irish studies have found similar high rates of addiction, poor physical and mental health." Thus, part of the policy failure lie in the fact those experiencing homelessness have complex needs and are not amenable to an easy resolution, and indeed with a small number of exceptions, the numbers experiencing homelessness are increasing across the European Union (Serme-Morin and Coupechoux, 2021).

Figure 5: Expenditure on Homelessness Services in Ireland, 2014-2020

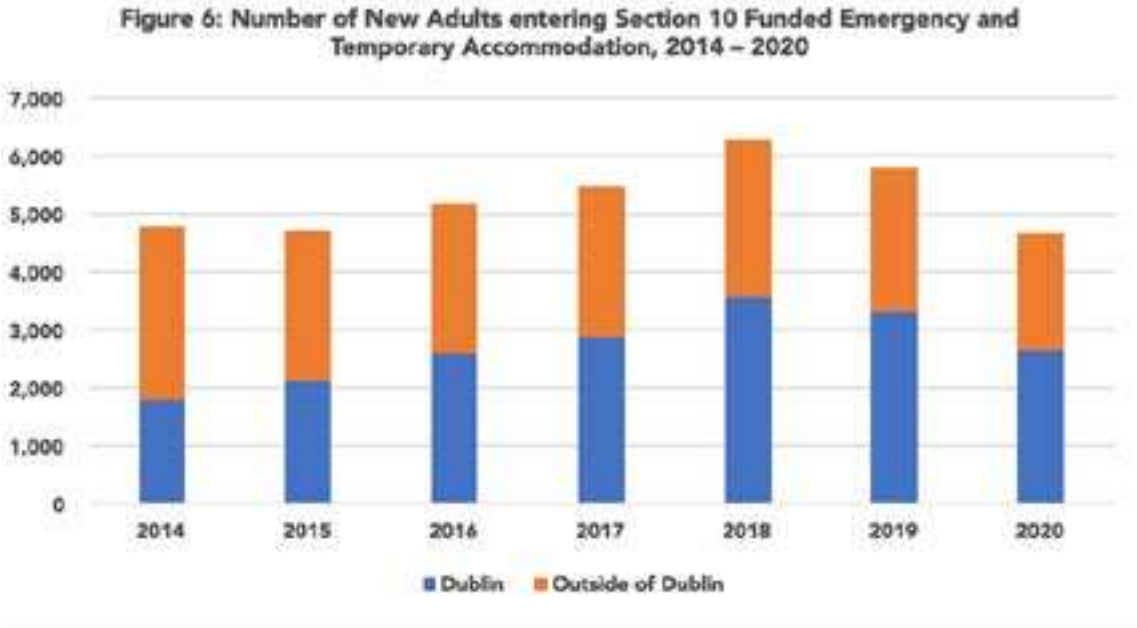


Source: Department of Housing, Local Government and Heritage, 2021a.

Dynamics of Homelessness

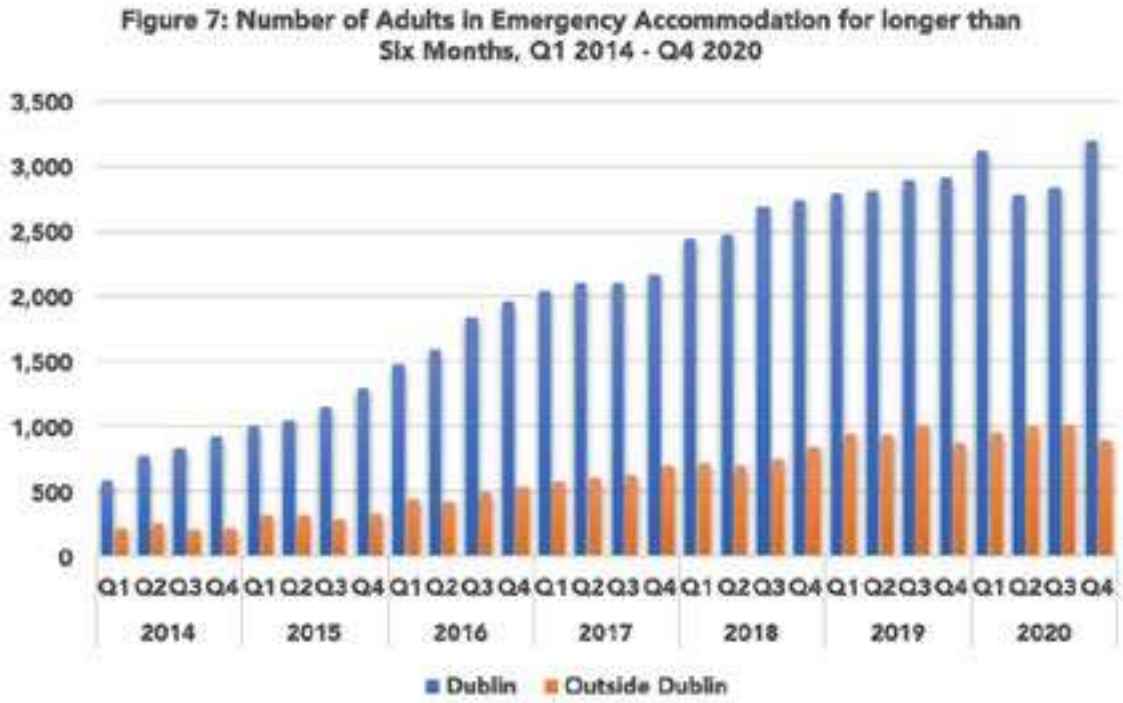
However, as we noted in the introduction to the paper, the experience of homelessness is a dynamic process and point-in-time data such as described above may not offer much assistance in understanding homelessness and the appropriate public policies to prevent and resolve homelessness. In addition to the production of the monthly reports described above, local authorities are also responsible to producing what are referred to as *Performance Reports* every quarter since the beginning of 2014, and these reports provide data on the number of adults entering and exiting emergency accommodation, in addition to the length of the spell in emergency accommodation. In contrast to the Monthly Reports, the data in these reports have rarely if ever been reported by the media when published, and the majority of commentators, either service providers or academic commentators, equally rarely refer to these data. This in part to due to the fact they these reports contain a substantial amount of detailed data – for example the Dublin Quarterly Performance Report for Q4 2020 is 16 pages in length, containing 16 tables and 10 figures of data - and are produced by nine lead Local Authorities; thus it requires an amount of work to summarize the data in these nine detailed reports each quarter. Although since quarter 2 2019, the Department of Housing have published a report summarising some of the data contained in these reports, even these summary reports generate little or interest from the media.

The first key set of data in these reports are the number of unique adult *entries* to emergency accommodation for the first time over the period 2014-2020 as shown in figure 6. This set of data shows a different pattern than observed in the monthly data. Firstly, nearly 37,000 unique adults experiencing a spell in emergency accommodation over the period 2014-2020 for the first time, compared to the average of just under 5,000 in emergency accommodation at a point in time over the same period. Second, the flow of adults experiencing a spell in emergency accommodation for the first time increased each year until the numbers peaked in 2018 and decreased significantly in 2019 and 2020. Third, at a point in time, on average, 70 percent of those in emergency accommodation are in the Dublin; however, the flow data shows that almost equal number of adults entered emergency accommodation for the first time in Dublin and outside Dublin. The reason why the point in time figure shows 70 percent of all adults in emergency accommodation in Ireland are in Dublin is that they are more likely to get 'stuck' in emergency accommodation in Dublin than outside of Dublin.



Source: Department of Housing, Local Government and Heritage, 2021a.

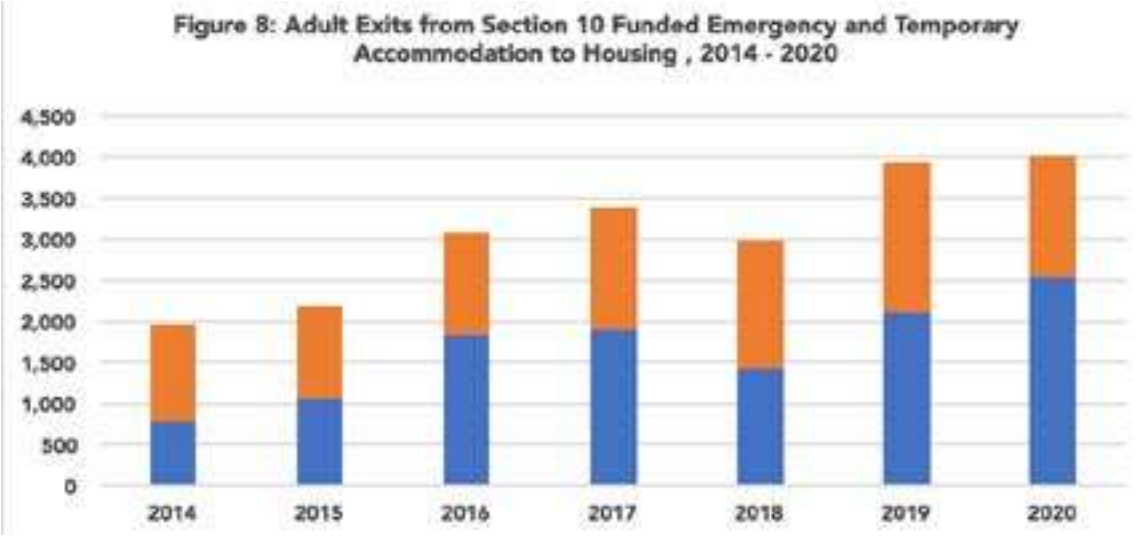
Figure 7 shows that at the end of 2020, 3,200 adults were in emergency accommodation for more than 6 months in Dublin, compared to less than 1,000 outside of Dublin. The numbers in emergency accommodation for more than six months in Dublin increased from just over 500 at the beginning of 2014 with nearly 80 percent of all adults in emergency accommodation in Dublin there for more than six months, compared to just under 50 percent outside of Dublin. On the basis of this data we can see that considerably more adults experienced a spell in emergency accommodation than suggested by the headline monthly figure. This is in line with the observation from Shinn and Khaddurri (2020) that longer time-frames capture a significantly larger number of people who experienced a spell in emergency accommodation.



Source: Department of Housing, Local Government and Heritage, 2021a.

Exiting Homelessness

On the basis that the point-in-time data shows that was an average of just under 5,000 adults in emergency accommodation between 2014 and 2020, but 37,000 experienced a spell in emergency accommodation, then the majority must have exited their emergency accommodation. The data shows that just over 21,500 adults exited emergency accommodation to State subsidised housing in the 7 years between 2014 and 2020 – just under 10,000 outside Dublin and just over 11,500 in Dublin. Others exited to various insecure forms of accommodation or to other institutions such as prison or a hospital, often in a long-standing institutional circuit of repeated episodes of homelessness (Hopper et al, 1997; Daly et al, 2018). The numbers of adults who exited to housing has increased steadily each year from just under 2,000 in 2014 to 4,000 in 2020 as shown in figure 8. The majority of the adults who exited to housing over this period, did do without any supports other than income supports for those exiting to quasi-secure tenancies, and the provision of an affordable unit of housing for those making secure exits. Only those exiting *via* the dedicated Housing First programme, and there were just over 500 Housing First tenancies in place at the end of 2020 (Department of Housing, Local Government and Heritage, 2021b), required intensive supports to exit and maintain their accommodation.

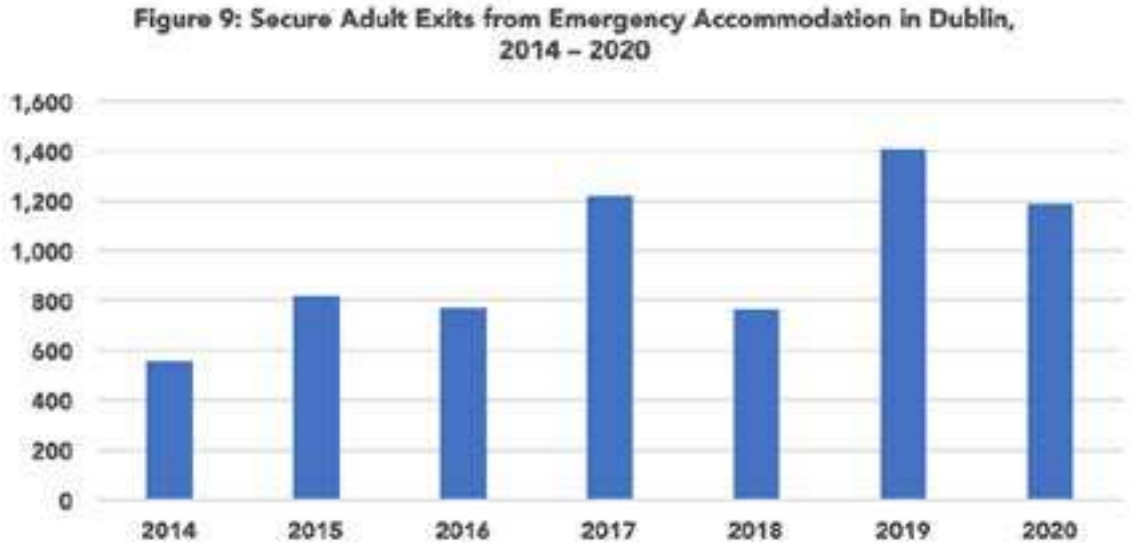


Source: Department of Housing, Local Government and Heritage, 2021a.

Not All Exits are Equal

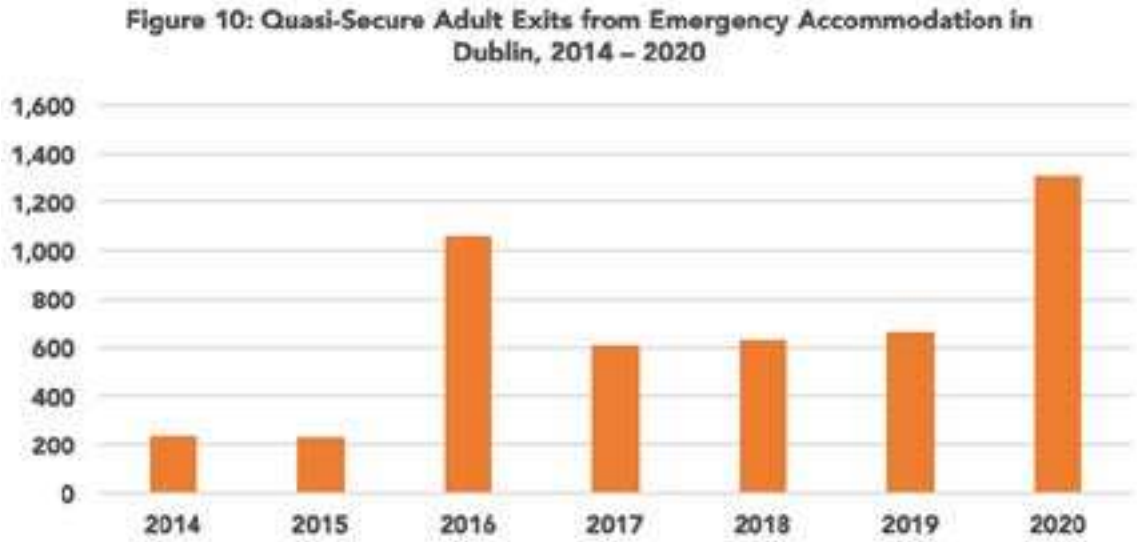
Drawing on the work of Sosin et al. (1990) and Piliavin et al. (1996), we can think of exits from homelessness in Ireland as (1) *secure exits*, that is exiting to tenancies provided by municipal authorities or not-for-profit housing bodies that provide de facto security of tenure for life, and where rent is determined by income; (2) *quasi-secure exits*, that is tenancies provided by the market in the private rented sector, and although security of tenure is weak to moderate, the market rents are subsidised by the State, to allow the tenants' contribution to be based on their income (Norris and Hayden, 2021); and *dependent exits*, that is returning to family, staying with friends or families or moving to other institutions such as prison or hospital.

Taking the example of Dublin, between 2014 and 2020 there were nearly 16,400 exits from emergency accommodation, just over 6,700 or 40 percent were secure exits, 4,700 or nearly 30 percent were quasi-secure exits and remaining 4,900 exits were dependent exits. In Figure 9, exits to secure social housing tenancies are shown. These are tenancies provided by municipal authorities and not-for-profit Approved Housing Bodies where rents are income related and capped, security of tenure is high, with tenancies *de facto* for life. Those exiting emergency accommodation to this form of housing are *unlikely* to return to emergency accommodation due to high degree of security offered by state or not-for-profit landlords and that rents are guaranteed to be low and predictable, and based on the income of tenant rather than the cost of providing the dwelling or the market rate.



Source: Department of Housing, Local Government and Heritage, 2021a.

Quasi-secure exits, shown in figure 10, comprised of 4 distinct schemes that support tenancies in the private rented sector, with municipalities either leasing properties from the private market and making them available to qualified households or more commonly, providing a source of state funding to either the tenant or increasingly the case, directly to the landlord, to bridge the gap between the market rent and ability of the tenant to pay. Security of tenure varies depending if you are living in a dwelling that is leased or either the tenant or landlord is receiving a cash subsidy to enable renting. The most common form of assistance is the Housing Assistance Payment where the local authority pays the full market rent (subject to certain limits) to the Landlord, with the tenant paying an income related contribution to the local authority. However, landlords have the legal right to terminate a tenancy if for example the landlord wishes to sell the property or the landlord or landlord's family member wants to live in the property, alongside more the common reasons of breach of tenant's obligations. As a result, exits to these tenancies are considerably less stable than the secure tenancies and with a *low-moderate likelihood* of these exits resulting in a re-entry to emergency accommodation.



Source: Department of Housing, Local Government and Heritage, 2021a.

Finally, we have dependent exits, where exits are to other institutions or to family and friends, and these exits are inherently unstable with a *strong likelihood* that those who exit *via* this route will return to emergency accommodation when their time in prison or hospital ends, or when a sharing arrangement breaks down.

Source: Department of Housing, Local Government and Heritage, 2021a.

The flow data outlining the entries to and exits from emergency accommodation offers a very different interpretation of the nature of and responses to homelessness than does the point-in-time data. Given the scale of the entries it seems likely that entries to emergency are driven more by structural factors interacting with individual level vulnerabilities rather than by individual level vulnerabilities only. In terms of policy responses, the data suggests that very considerable success has been achieved in exiting adults from emergency accommodation, albeit not all exits are secure and depending on the type of exit, the likelihood of a further spell in

emergency accommodations ranges from low to high. The data also suggests that the massive expansion in the use of private emergency accommodation (hotels and bed and breakfast type accommodation), the construction of nearly 30 family hubs and the expansion of supported temporary accommodation (congregate facilities for adult-only households) was demand-led rather than the provision of such accommodation pulling households into homelessness. Adults were entering emergency accommodation as a consequence of the ending of their tenancy in the private rented sector and their inability to secure new accommodation, or that 'sofa surfing' arrangements became untenable rather than emergency accommodation acting as a pull factor.

In addition to the number of households in emergency accommodation at a point-in-time, we also have much larger number of households who are qualified for social housing, that is they are, for example, living in over-crowded, unsuitable or unfit accommodation, or have a reasonable requirement for separate accommodation and don't have the financial means to acquire accommodation, but who are waiting for such accommodation to be made available to them. The over-all number of households who qualify for social housing has declined from nearly 90,000 in 2013 to just under 62,000 in 2020. However, this decline is largely attributable to changes in way in which households in recent of various rent supplements are treated. If you focus instead on the number of households living in accommodation that is unfit or overcrowded only as shown in Table 1, that is households in inadequate accommodation as set out in European Typology of Homelessness and Housing Exclusion (ETHOS), a more consistent figure is noted, with outstanding need in the mid-30,000s over the past number of years. These households, primarily in the private rented sector or staying with family / friends constitute a minimum population, whose economic precariousness combined with the shock of for example a relationship breakdown, or termination of tenancy, vulnerable to experiencing a spell of homelessness.

Table 1. Households in Insecure / overcrowded Accommodation

	2013	2016	2017	2018	2019	2020
Unsuitable accommodation due to particular household circumstances	20,349	18,920	18,920	18,920	19,422	18,750
Reasonable requirement for separate accommodation	9,587	11,476	11,914	11,108	12,045	11,445
Overcrowded accommodation	2,896	3,517	3,544	3,465	3,649	3,551
Unfit accommodation	647	2,304	948	648	511	544
Total	33,479	38,397	37,536	34,141	35,627	34,290

Source: Housing Agency (Various Years) Summary of Social Housing Assessments.

It seems plausible that the flows into emergency accommodation are coming primarily from this larger vulnerable population, and until the provision of secure housing for this larger group is addressed, there will a continuous flow of adults dislodged from their precarious housing into emergency accommodation.

Conclusion

The majority of adults who experienced a spell in emergency accommodation for their first time between 2014 and 2020 exited to housing and their likelihood of experiencing a repeat spell in emergency accommodation is low to moderate. On the other hand, those making dependent exits have a high likelihood of experiencing a repeat episode. For those making dependent exits and those getting 'stuck' in emergency accommodation, emergency accommodation is providing extraordinarily expensive poor quality shelter on either on an intermittent or long-term basis without resolving their residential instability through the provision of appropriate secure and affordable housing. Thus, the point-in-time figure is disproportionately made up of those 'stuck' in emergency accommodation, largely due to a mis-match between their household composition, that is single person households and those households with large numbers of child dependents, and the available stock of either social or private housing, and those cycling in and out of emergency accommodation as part of the institutional circuit that they are traversing.

The focus of much media and other commentary in Ireland in recent years in relation to homelessness has been on the relatively small number of adults experiencing literal homelessness, and to a lesser degree on the number in emergency accommodation at a point in time, but with little or no focus on the cumulative number of adults who experiencing a spell in emergency accommodation of the past 7 years. This has led to the neglect of understanding what factors contributed to 37,000 adults entering emergency accommodation for their first time between 2014 and 2020, and a focus instead on the characteristics of the, on average, 5,000 adults in emergency accommodation at a point in time over the same period, and the just over 100 rough sleepers in Dublin at a point in time. How we measure homelessness has implications for how public policies are constructed and how the issue is framed. In the case of Ireland, a focus on the 37,000 adults who experiencing homelessness for the first time over the past 7 years, rather the traits of the significantly smaller number in emergency accommodation or literally homeless at a point in time would frame homelessness as a consequence of housing insecurity and precariousness rather than resulting from individual level frailties and dysfunctions, with profound consequences for responding to homelessness.

References

Allen, M. Benjaminsen, L., O'Sullivan, E. and Pleace, N. (2020) *Ending Homelessness? The Contrasting Experience of Denmark, Finland and Ireland* (Bristol: Policy Press).

Baptista, I. and E. Marlier (2019), *Fighting Homelessness and Housing Exclusion in Europe: A Study of National Policies* (Brussels: European Commission).

Batterham, D. (2020), *Public Perceptions of Homelessness – A Literature Review* (Melbourne: Launch Housing).

Benjaminsen L. and Andrade, S. B. (2015), "Testing a Typology of Homelessness Across Welfare Regimes: Shelter Use in Denmark and the USA". *Housing Studies*, 30(6) pp. 858-876

Benjaminsen, L. (2016). “Homelessness in a Scandinavian Welfare State: The Risk of Shelter Use in the Danish Adult Population”, *Urban Studies* 53(10) pp. 2041-2063.

Benjaminsen, L. Dhalmann, H., Dyb, E., Knutag rd, M. and J. Lindén (2020), “Measurement of Homelessness in the Nordic Countries”, *European Journal of Homelessness* 14(3) pp. 159-180.

Crisis (2018) *Everybody In: How to End Homelessness in Great Britain* (London: Crisis).

Crowley, N. and Mullen, R. (2019), “Framing the Right to Housing: A Values-led Approach”, *European Journal of Homelessness* 13(2) pp. 31-44.

Daly, A., Craig, S. and E. O’Sullivan (2018), ‘The Institutional Circuit: Single Homelessness in Ireland’, *European Journal of Homelessness* 12(2) pp. 79-94.

Department of Environment, Community and Local Government (2013), *Homelessness Policy Statement* (Dublin: Department of Environment, Community and Local Government).

Department of Housing, Local Government and Heritage (2021a), Homelessness Data. https://www.gov.ie/en/collection/80ea8-homelessness-data/

Department of Housing, “Local Government and Heritage” (2021b), *Homeless Quarterly Progress Report Quarter 4 2020* (Dublin: Department of Housing, Local Government and Heritage).

Dworsky, A.L. and I. Piliavin (2000), “Homeless Spell Exits and Returns: Substantive and Methodological Elaborations on Recent Studies”, *Social Service Review* 74(2) pp. 193-213.

Henry, M., de Sousa, T., Roddey, C., Gayen, S. and T.J. Bednar (2021), *The 2020 Annual Homeless Assessment Report (AHAR) to Congress. Part 1: Point-in-Time Estimates of Homelessness* (Washington: Department of Housing and Urban Development).

Hopper, K., Jost, J., Hay, T., Welber, S. and Haugland, G. (1997), “Homelessness, Severe Mental Illness, and the Institutional Circuit”, *Psychiatric Services* 48(5) pp. 659-664.

Housing Agency (2021), *Summary of Social Housing Needs Assessment 2020* (Dublin: The Housing Agency).

Johnson, G. and S. Taylor (2020), *Preventing re-occurring homelessness: Increasing housing retention rates among formerly homeless persons.* A submission prepared for the House of Representatives Standing Committee on Social Policy and Legal Affairs inquiry into homelessness in Australia (Melbourne: Unison Housing Research Lab).

Klodawsky, F., Aubry, T., Nemiroff, R., Bonetta, C. and A. Willis (2007), “What Happens Over Time: Researching Homelessness Longitudinally”, *Canadian Journal of Urban Research* 16(1) pp. 93-111.

Link, B. G., Susser, E., Stueve, A., Phelan, J., Moore, R. and E. Struening (1994), “Lifetime and five-year prevalence of homelessness in the United States”. *American Journal of Public Health* 84(12) pp. 1907-1912.

Norris, M. and Hayden E. (2021), “Funding Incentives, Disincentives and Vulnerabilities in the Irish Council Housing Sector”, *Housing Studies* 36(3) pp. 359-379.

O’Sullivan, E. (2020), *Reimagining Homelessness for Policy and Practice* (Bristol and Chicago, Policy Press and University of Chicago Press).

O’Sullivan, E. and Mustafiri, T. (2020), *Public Expenditure on Services for Households Experiencing Homelessness* (Dublin: Focus Ireland).

O’Flaherty, B. (2004), “Wrong Person and Wrong Place: For homelessness, the conjunction is what matters:, *Journal of Housing Economics* 13(1) pp. 1-15.

O'Flaherty, B. (2010), "Homelessness as Bad Luck: Implications for Research and Policy:, in Ellen, I.G. and B. O'Flaherty (Eds.) *How to House the Homeless* (New York: Russell Sage Foundation).

OECD (2020), HC3.1 Homeless Population. https://www.oecd.org/els/family/HC3-1-Homeless-population.pdf

Parsell, C. and B. Watts (2017), "Charity and Justice: A Reflection on New Forms of Homelessness Provision in Australia", *European Journal of Homelessness* 11(2) pp. 65-76.

Pleace, N. and Hermans, K. (2020), "Counting All Homelessness in Europe: The Case for Ending the Separate Enumeration of 'Hidden Homelessness'", *European Journal of Homelessness* 14(3) pp. 35-62.

Serme-Morin, C. and S. Coupechoux (2021), Sixth Overview of Housing Exclusion in Europe (Brussels: FEANTSA and the Abbé Pierre Foundation).

Shinn, M. and Khadduri, J. (2020), *In the Midst of Plenty: Homelessness and what to do About it* (Hoboken, NJ: Wiley-Blackwell).

Sosin, M., I. Piliavin and H. Westerfelt (1990), "Toward a Longitudinal Analysis of Homelessness", *Journal of Social Issues* 46(4) pp. 157-174.

Taylor O, Loubiere S, Tinland A, et al. (2019), Lifetime, 5- year and Past-year Prevalence of Homelessness in Europe: A Cross-national Survey in Eight European Nations. *BMJ Open* 2019; 9:e033237. doi:10.1136/ bmjopen-2019-033237

Waldron, R., O'Donoghue-Hynes and Redmond, S. (2019), "Emergency Homeless Shelter Use in the Dublin Region 2012-2016: Utilizing a Cluster Analysis of Administrative Data", *Cities*, 94 pp. 143-152.

Housing and the Social Investment State: An Underestimated Relationship

Matthias Drilling[1], Semhar Negash[2], Berihun Wagaw[3]

Abstract

The concept of the social investment state is currently the guiding concept for transforming the European welfare states. With the objective of "preparing instead of repairing" and its outstanding significance of the labour market, it is a marked counter-project to the Keynesian-Beveridge paradigm where welfare is provided through a (re)distributive lens of compensations. Instead, Europe is continuously transforming the educational programmes, family friendly policies etc. towards a labour market oriented regime that subordinates social policy. This paper discusses the role of housing and neighbourhood: the social investment approach does not position this policy field extensively, which means that it does not attach any importance to housing. This understanding is criticized in this article using the example of forced migration. It is argued that housing is a central pillar for achieving the goals of the social investment state. Not investing in housing accordingly can be interpreted a failure of the social investment approach.

Keywords: social investment; neighbourhood; refugees; housing; Eritrea; Ethiopia; welfare state

Introduction

Throughout Europe the social investment concept is a future-oriented policy that invests especially in instruments and infrastructure to qualify for participation in the labour market and by thus preventing social problems associated with low levels of education (Busemeyer et al. 2018, EC 2018). Even when different social investment *regimes* can be described the social investment *approach* is currently the central normative vision for the restructuring of European welfare states and their social policies (Bonoli 2009; Deeming & Smyth 2015). The OECD reports (especially OECD 2011;

1. Professor, Head of Institute Social Planning and Urban Development, School of Social Work, University of Apllied Sciences FHNW, Muttenz, Switzerland.
2. Research Assistant, Institute Social Planning and Urban Development, School of Social Work, University of Apllied Sciences FHNW, Muttenz, Switzerland.
3. Research Assistant, Institute Social Planning and Urban Development, School of Social Work, University of Apllied Sciences FHNW, Muttenz, Switzerland.

2015 and 2017) describe the basic problem of Europe as following: that economic internalisation, technological innovation, demographic ageing and changing family structures in the post-industrial age increasingly worsen life opportunities for large parts of the population (Hemerijck, 2018).

For a long time the shift from "repairing" the capitalist welfare state foremost by "compensating" its failures to "investing" in post-capitalist welfare states (Polese et al., 2015) has not been linked to scientific debates, nor is was even evidence based. Meanwhile the framework shifted and we can observe a broad scientific criticism of the social investment approach with regard to its implicit social norms (Ferrara 2009), its credo of "flexicurity and flexploitation" (Viebrock & Clasen, 2009), its moralisation of the poverty question, and its paradox that arises from the fact that poverty has not disappeared in Europe (Cantillon, 2011). Nevertheless its fundamental claim to frame the restructuring of the European welfare states with a paradigmatic turnaround has not been called into doubt by national politics (Garritzmann et al., 2017, Greener, 2018; Kovács et al., 2017).

Key policy areas that have been restructured in recent years particularly concern the labour market. With programs such as skill-oriented active labour market policy (ALMP) the focus is on pronounced individualized incentive-malus structures. At the same time, extensive infrastructures are being financed, especially in the areas of early child education and care, education and training over the life course, and social assistance. The narrative that is supposed to ensure acceptance revolves around the prevention of "new" risks. Risks arise from "precarious employment, labour market dualization, youth unemployment, difficulties of reconceiling work and family life, and single-parenthood" (Busemeyer et al., 2018, 801f.) or from a labour market that is to the detriment of mothers if they remain abstinent for too long (Nygård, et al., 2019).

It can be considered as an achievement of academic research to question whether the concept of the human being in the social investment concept follows a "one-size fits all" solution or whether it would not be more appropriate to focus on life courses and thus taking the individuality of modern societies into account. The transformation of welfare arrangements can thus not be described simply as a shift towards an activating welfare state, but as "centred on specific life course transitions" (de Graaf & Maier, 2017: 40). With this reorientation towards the life course, the social investment concept has reached an argumentative turn, which Porte and Natali (2018) position around 2011 and call "the SI 'moment'" (ibid., 837). Supported by academic expertise, it was possible to introduce a perspective on critical transitions during the life course into political conceptualisation: transitions from education into the first job, when aspire to have children and starting a family, drop out of the labour market, move to retirement (Hemerijck, 2018). On the one hand, the challenge became aware to make "transition pay" (Schmid, 2015: 71) and, on the other, to support the development of assets and skills that can cushion these critical transitions (Busemeyer et al., 2018: 802).

Having succeeded in this intervention on the part of science, another aspect appears on the horizon, which will be presented in more detail in this paper: Strangely the social investment concept is largely space-less. But leaving the parental home, entering the labour market, earning an independent income, deciding a partnership, having children, finding a home, forming independent opinions, taking responsibility for one's self, etc., all of these changes a life course trajectories are depending of the place where a person lives and acts. But housing, the neighbourhood and the social environment has hardly any significance in the social investment approach, it is rarely mentioned and there are no political objectives. Consequently, housing

operates as a field of compensation in the classical sense of Keynes and Beveridge and is thus subject to continuous devaluation.

This paper addresses those shortcomings and goes beyond the supply aspect of housing. In the following chapter, housing is defined more broadly than just the availability of an address or residential space. Rather, housing is understood as being embedded in local structures (e.g. the neighbourhood and the community) where processes of informal learning take place. Understood in this way housing becomes a pillar for social integration which is on the other side a mediator of a successful labour market integration. In a next sub-section we ask about the significance of housing in the social investment approach. We will find some short mentions on housing in the beginning of the EU position papers. And we will observe a current scientific activity for reinventing housing under the umbrella of the capability concept. This debate is based on the rising number of refugees and people being affected by homelessness and exclusion from the housing market. The empirical part of the paper is based on an ongoing research project on the potential of neighbourhood-based social integration of young refugees. Its preliminary results will demonstrate how attempts are currently being made to reduce the "new risks" and prepare for the labour market through embedding people into the microstructure of the neighbourhood. The last section of the paper is based on these findings and will conclude with an argument for a stronger programming of housing in the social investment concept.

Housing: From Commodity to Capability

According to the UN Committee on Economic, Social and Cultural Rights (ICESCR, 1991) housing goes beyond the mere possession of one's 'own four walls' and 'a roof over one's head'. It is to be regarded as being able to live at a certain place in security and dignity. Adequate housing includes the availability of infrastructure such as water or energy, sufficient protection against heat, rain, wind and cold, and the accessibility of social facilities. Housing is not appropriate if it is located in a dangerous area or does not permit the expression of one's own cultural identity. In a 2017 report, the Special Rapporteur on the Right to Adequate Housing called for an approach to nationally and locally adaptable, human rights-based housing strategies (Human Rights Council, 2017). Strategies that do not just providing housing but also addressing gaps and inequalities in existing systems and reviewing and modifying existing housing policies and programmes in order to challenge possible stigmatisation, marginalisation and discrimination and bringing housing back to his "social use" and the "diverse set of social relationships that give it meaning" (Human Rights Council, 2017: 10). Both approaches from UN Committee on Economic, Social and Cultural Rights and the Special Rapporteur on the Right to Adequate Housing does not just force governments to construct housing and does not just mean that people without housing may demand housing from the government. Rather, it requires governments to take all necessary and possible measures to ensure that the housing situation grants security, privacy, health and social embeddedness – a prerequisite for being able to choose and find work (UN Habitat, 2009: 9).

Alongside the political initiatives for more consideration of housing as the pillar of a person's growth and development, various scientific disciplines are addressing the issue. "Housing is health" is the assessment of Bovell-Ammon et al. (2020) in their synopsis of the state of research

on public health with regard to life courses. They consider 4 domains as central: the quality of housing (heating, cooling, free of mold and other environmental hazards), the stability of housing (free from evictions, foreclosures, forced displacement), affordability (balanced increase in rent and wages, funding of programs) and the embedding in a neighbourhood (staple, safe outdoor spaces, access to transportation and jobs, community, social services). That health is considered worthy is due to the in-depth analyses commissioned in the course of developing the social investment approach (EC, 2013). Here it is elaborated that health is a "value in itself … It is also a precondition for economic prosperity. People's health influences economic outcomes in terms of productivity, labour supply, human capital and public spending." (ibid., 1) A corresponding significance for the policy field of housing is missing in the expert reports, which is why housing always occurs only as a function and has no "value in itself". An appropriate living environment, contacts with neighbours, has at best "positive impacts on population's health." (ibid., 20).

This niche position of housing has recently been questioned in the context of the growing number of people who are affected by insecure and inadequate housing situations as well as by homelessness. Whereas forementioned concepts are based on theorists like Marshall, Rawls, or Beveridge, the new discussion is linked to Amartya Sen's capability approach (O' Shaughnessy et al., 2020). Following Sen and his assumptions (1999), the question of whether a person succeeds in leading a self-determined life (and thus having assets to respond to critical transitions in the life course) depends on the structure and equipping of a person with different abilities and competences; entitlements determine whether a person is able to exchange his competences into functioning (what a person does) and capabilities (what a person could achieve) and thus into a portfolio of options to realize a life course the person has reason to value (Drilling, 2010).

According to Sen and understood as a critique on the one sidedness of the social investment concept on the labour market, income is not a value in itself. Rather, income creates opportunities and these in turn create options to pursue a life. Poverty and risks thus can be understood as capability deprivation (Drilling, 2008). To establish social and territorial justice is therefore neither to be answered from his utilitarian perspective, nor from an exclusive view of supplying good, but above all from a capability perspective: capabilities that enables individuals to convert commodities into functionings (real achievements). Just as the loss of income leads houselessness to social isolation and exclusion from the kind of life citizens aspire to live. "Housing is generally discussed as a type of commodity or basic good to be supplied" summarizes Kimhur (2020: 266) in order to formulate the turn: "… rather than expanding a person's capabilities or 'valued being or doing' (functioning) that a person can achieve by utilizing the resource housing" (ibid, 266). Approaches like housing first, accompanied housing, co-living or intergenerational housing, aging in place thus become a capability meaning whereas refugee camps, collective housing for migrants, night shelters for homeless people foremost deliver a supply. It is to distinguish "between doing something (achieved functioning) and 'being free to do that thing (capability)" (ibid, 267). In the consequence the "social investment perspective (must) shift the focus of welfare state provision from ex-post income compensation to ex-ante risk-prevention and capacitation." (Hemerijck, 2020: 282).

From this wider perspective on people's capabilities to react on social risks, housing must necessarily be interpreted in a broader context of living in a residential environment, in a neighbourhood, with neighbours and social contacts, learnings, informal support etc. (see Drilling & Schnur, 2019). Of

particular interest in this argumentation are studies that focus on the importance of neighbourhoods for one of the groups referred to as vulnerable in the social investment state: young refugees, who have "little time to prepare for their transition to adulthood" (Schmittgen et al., 2017: 219).

There is a consensus that the neighbourhood in which immigrants live plays a key role in processes of the life course (Ager and Strang, 2008; Danzer and Yaman, 2013). According to Galster (2012) the process of socialisation is influenced through contact with native peers in the neighbourhood. The residents of a neighbourhood have an impact on the behaviours and informal education processes of their neighbours by means of social interaction. Neighbours thus form an important part of social networks by providing information, knowledge and other resources, which could increase labour market and other economic opportunities (Gould & Turner, 1997). In a neighbourhood context, "the degree to which a refugee is exposed to natives has an impact on acquiring language and other country-specific skills" (Dahlberg & Valeyatheepillay, 2018: 2) and the ratio of educated individuals and high-income earners in the refugees' neighbourhood contributes to their access to high-quality social networks through daily, local interactions (Spicer, 2008).

According to Dahlberg & Valeyatheepillay (2018) the policy of dispersal of refugees among communities implemented by the authorities plays a central role because the "initial individualized neighborhoods of placed refugees are characterized by more integration than what is the case for the non-placed individuals" (ibid., 31), and if refugees can choose their neighbourhoods, they "prefer neighborhoods with higher presence of immigrants over time" (ibid., 32). Furthermore, when refugees are segregated into specific neighbourhoods, they continue to be perceived by others "through a deficit lens within … 'victim' narratives" (Symons & Ponzia, 2019). The local authorities are therefore called upon to continue to use their dispersal policy to the extent that social integration processes are immediately supported in these places - and at the same time to make sure that temporary accommodation such as camps are by no means prerequisites for integration processes (Kourachanis, 2018).

From this line of argumentation, the intentions of the social investment state need to be grounded in a context of social space. Individual success in coping with critical events and the transition from one status passage to another are directly linked to the question of where a person lives, in which environment he or she can exchange experiences, which resources he or she has at his or her disposal thanks to his or her neighbours, and whether he or she can choose between the options offered by his or her place of residence or whether his or her place of residence does not have these options at all. In other words: neighbourhood and housing have to be programmed as an essential part of the social investment approach (Campbell et al., 2016; Katz et al., 2016).

Methodology

The research project "The potential of neighbourhood based social integration of young refugees from Eritrea and Ethiopia and the implications for multi-layer governance of social investment policy" questions the idealisation of the social investment concept that risks in the life course can be minimised or even prevented by investing in individuals and individual oriented infrastructure. Though social investment policy was designed to benefit disadvantaged social groups – including refugees. On the one hand, they individually do not have the equal access to funding instruments

and, on the other hand, they do not have the required qualifications for be entitled as an object of investments. This results in unequal living situations and can be observed in the case of refugees in Switzerland: After ten years of arrival, the employment rate of recognised refugees in Switzerland stood at 48% (and for provisionally admitted persons the rate is only 25%), and the social assistance rate for refugees was 86% (SEM, 2018). Refugees from Eritrea and Ethiopia dominate these statistics. Based on findings from neighbourhood research the project asks for the potential of local social structures for integration processes and the attempt of Swiss politics to restore the bridging function of social assistance by linking social investment, housing and neighbourhood integration. Methodologically the research follows a mixed methods design. In order to describe the living situation, the local social capital in the neighbourhood and the use of state and non-state assistance from the perspective of the refugees a quantitative questionnaire will be conducted; to realise the interwovenness of neighbourhood initiatives, volunteers, social services and refugees in concrete situations case studies in two municipalities will be carried by using ethnographic methods. To frame the question within the context of forced migration and to work out the relevance of housing and neighbourhood structures in the countries of origin interviews with experts working with refugees and a literature review have been conducted.

This paper is based on preliminary results of expert interviews and a literature review. A group of 10 experts from Eritrea and Ethiopia, who arrived in Switzerland as refugees and are now active as professionals in the field of integration, were asked about their own experiences of arriving in Swiss neighbourhoods. They were also given the task of explaining the importance of housing and neighbourhoods in their country of origin and the role housing and neighbourhoods have in economic and social integration there. Finally, the experts were asked whether the refugees with whom they work in Switzerland address housing and the neighbourhood and what expectations are associated with it. By the expert interviews the question can be answered, which influence housing in a social neighbourhood as a "space of arrival" have on the goal expected by the social investment state. Or in Sen's terminology: in which sense the neighbourhood act to offer entitlement rights on a local and informal basis for enlarging capabilities and thus perform achievements like a first job.

In a second step a literature review was carried out, which was intended to find out whether the experts' statements are reflected in scientific research. For this purpose, the databases "Web of Science" and "Scopus" were searched. The search strategy used the keywords "neighbourhood", "refugee" and "integration" in a full text search; furthermore, the search was geographically narrowed down to Europe, the origin of the social investment concept, as well as to the years 2018-2021. A total of 78 results were generated. An abstract analysis filtered out those articles that focus in the abstract on the connection between refugees, neighbourhood and labour market. A total of 5 articles were thus subjected to a content analysis.

The Expert's View of the Relevance of Housing and Neighbourhood

Housing in the context of its relevance to social investment goals is described by the experts as living in a neighbourhood and with neighbours. A neighbour is someone who lives directly, next or near to one. The other dimension of housing covers the social relationship or interactions with

the residents living in one neighbourhood. This is seen from different indicators like knowing each other, contact, communication, relationship, feeling near or close, feeling of belongingness, reciprocity, responsibility, friendship and emotional or material support.

Many of the expert's conception of the neighbourhood depends on the context it is being talked about. One expert explains the different pictures which come to her mind when she talks about neighbourhoods in Eritrea and Switzerland. While in the context of Eritrea, she thinks of the neighbourhood first as people who live there, in Switzerland, she associates this first with the physical objectives, like the bus station, the streets, or the children's playground. The relationship with a neighbour is generally expressed by the experts as closeness knowing each other, feeling at ease to enter each other's home and depending on each other, usually expressed through exchange of basic household essentials such as *"salt or sugar"*. The relationship is also mutual, where one can exchange information and understand each other and support which could be material but also emotional. Moreover, neighbourhood is also seen like a platform which gives people the opportunity to build friendship and create acquaintance.

The closeness or intimacy that there is among neighbours makes a neighbourhood resemble one's own family. One example which reflects this statement is an example where the neighbours live by helping each other and being at the side of each other during bad and good times. According to another expert "*the only difference between one's own family and the neighbourhood is the degree of this responsibility*". The responsibility could be babysitting a neighbours' child as well looking out for a general in the area. It could even go the extent of setting up savings and lending groups based on trust. Responsibility in the Eritrean and Ethiopian neighbourhood may have many forms. Although parents carry the primary responsibility of raising their children, neighbours have also shared responsibilities in socializing, disciplining, and teaching children in the neighbourhood. Furthermore, elderly people in the neighbourhood assume this responsibility voluntarily and they are accepted by the families in the neighbourhood to act so. To admit this view, the community expresses through a proverb that "*Tell me where you live, I will tell you who you are*" as a recognition of the effects of neighbourhood and local community on child and youth status.

While the majority of our experts mention having no contact with their neighbours in Switzerland, one expert started to take her own initiatives. "*I say hello and we drink coffee together, we talk about swiss, what is going on and the situation at the moment*." Another experts narrates about a support from a neighbour. *"She offered me an internship. We started talking while waiting for the bus. She lived in different countries, that's why she was open.*" Other experts report about similar contacts with swiss people helped them to improve the language skills or got the opportunity to visit different places.

What kind of neighbourliness is assumed to be good for integration in the sense of the social investment approach? One of the experts answered that a "*good neighbourhood*" should be deemed as follows: *"…I can think of one case … with a family in … They have a neighbour who always supports them and according to them is almost like a part of the family. He comes into their home. And vice versa. He supports them, whether it is with letters or other things they don't understand"*.

Beside the bridging social capital that arises from face-to-face meeting in the context of housing, the contribution of formal neighbourhood organizations were mentioned in the interviews.

Although many experts believe that the Municipality is engaged at promoting various activities at the neighbourhood level they express that this is not enough to include the refugees or give them a better opportunity to use the resources they have. Most of the young refugees limited their contact with the municipality just to renew their ID or for any other administration purposes. One expert stresses the procedure of welcoming the newcomers and specifically the refugees. He complains the Municipality as not working to promote the relationship among the residents at the neighborhood, rather as primarily interested about the formal administrative works. He calls this system of the Municipality as, "*In Rome be like Romans*".

At the end most of the refugees the experts are working with report that they feel lonely. Because they live in the middle of the neighbourhood but they do not have systematically access as members. Despite these difficulties and feelings, the refugees know how important it is to encounter the natives to learn about daily life and the neighbourhood life. For that they would like to invite their Swiss neighbours too, but not sure whether they would come.

According to the experts, young refugees believe that the expectations of the host country and the residents in the neighbourhood has a negative impact on the freedom to act in a way they used to act as a free person: "*Usually the fear dominates. Many people are afraid to make mistakes here because often we hear the critics about us. So rather than being ourselves or how we want to be, we lose our energy on thinking about how they perceive us. We spent a lot of time on thinkinghow they will react.*" That is why the refugees think too much to avert public misjudgements and pre-existing stereotypes. "*Instead of acting, expressing, and thinking about things by themselves freely, their mind is occupied by the host country's culture and expectations to fulfil.*"

Aside from private engagement and state investment on skills like language courses, civil organizations on the neighbourhood scale help young refugees by providing free language classes to improve communication skills and create opportunities for networking for those who are ready to contact the local community. Moreover, local structures help the refugees to learn and understand the culture and thus play a significant role in the integration process through bringing people together. "*Once they know the system, young people will develop and change over time. The young people are shaped by the system. When young people enter the system, they will be changed economically, in their way of thinking and in their educational abilities - that is why it plays such an important role. It is the system that either integrates people quickly or lets them fall.*"

On the other side, the local refugee community organizations can facilitate integration to the local community. Hereby social bonding seems to be important. Refugees could help one another and share experiences about the integration process and pathways. In this case, integration should be considered as mutual and the traditional perspective of integration can be changed – because refugees have something to give and some part of their values and norms should be recognized by the local residents. Living together can be achieved by recognizing and accepting each other's values and norms but not by assimilation. People may learn from each other by living and spending time together. Indeed, the local structure nurtures the social capital of the local community.

Contrasting Expert View with a Literature Review

The journal articles identified a strong link between social and economic integration and neighbourhood embeddedness (see Table 1). Andersson et al. (2018) and Klaesson et al. (2018) use panel and population data, respectively, to analyse the influence of the neighbourhoods to which refugees are assigned on their economic integration. They found significant correlations, for example that the success of a first job depends on the employment rate in the neighbourhood in general, but also among the immigrant group, and on the relationship between refugees and locals. Klaesson et al. (2018) attribute explanatory significance to these effects of "enclave quality" and "enclave size" for economic integration and provide important information on the informal networks and the spatial contexts in which refugees come into contact with the expectations of the social investment state. Andersson et al. (2018) summarizes that the port-of-entry neighbourhood "make substantial difference in refugees' employment prospects, though with crucial differences by gender and co-ethnic context." (ibid., 30) They also indirectly question the distribution mechanisms of the welfare states, which do not take such characteristics into account and advocate "a more nuanced policy involving metro/neighbourhood … that discourages refugee settlement in certain types of places and directs/incentivizes it toward others." (ibid., 30).

The arrival neighbourhood ("port-of-entry neighbourhood") and its provision with "arrival infrastructure" (co-ethnic networks, services, etc.) is the subject of Liempt & Miellet (2020) in their broader qualitative study on processes of homemaking in municipalities in the Netherlands. Where such infrastructures are considered insufficient by the refugees, they relocate to better-equipped places in other municipalities. Through this study, it becomes apparent that there are also efforts on the part of the refugees to meet the expectations of economic and social integration. They also point to the importance of peers (whether from the country of origin or the host communities): "Small talks or 'doing alongside' … in and around the house and in the neighbourhood is perceived important support for resettled refugees and provides them with a sense of belonging and feeling of acceptance, especially in the early phase of settlement." (Liempt & Miellet, 2020: 15). In their study on the political integration of refugees, Bratsberg et al. (2018) even venture a temporal prognosis: "Our findings indicate that the first 3 years after arrival may constitute a critical 'integration window,' in which context plays a key role in habituating modes of interaction with the host society" (Bratsberg et al., 2018: 12). They therefore suggest that "governments should take factors beyond capacity and dispersion into account when allocating refugees across a national territory." (ibid., 12).

Finally, Mahieu & van Caudenberg (2020) evaluate a cohabitation project in which locals and young refugees live together. Here, neighbourly structures are found in a very confined space. In their qualitative evaluation of the programme in Belgium, they conclude that co-housing is both a supportive environment and a space for mutual informal learning. The daily encounters, the informal conversations and the ephemeral co-existence strengthen educational as well as communicative and emotional aspects and thus support processes of economic integration through social interactions. It is this low threshold that the authors discover in the forms of neighbourhood and communal living.

Table 1. Housing and the Social Investment Concept: Searching for Relevance by Literature Review

Author	Andersson, R. et al.	Klaesson, J. et al.	Bratsberg, B. et al.	Liempt, I. van & Miellet, S.	Mahieu, R. & Van Caudenberg, R.
Year of publication	2018	2018	2020	2020	2020
Focus	*impact of the first settled neighbourhood on the employment prospective*	*impact of the residence in an ethnic enclave for immigrants' labour market integration*	*impact of the initial neighbourhood on political participation*	*how processes of homemaking evolve in the locations to which refugees have been dispersed*	*evaluation of an intercultural communal living programme for young refugees*
Period covered by data	Refugees employed 5 or 10 years after settling	immigrants 1993/94 and 2005/06	refugees placed between 1990 – 2012	between 7 and 14 months after settling	refugees living in cohabitation with locals between 2017-19
database	panel data on working-age adults	population registry microdata	participation of refugees in the 2015 local elections	semi-structured interviews with families/singles (N=21)	semi-structured interviews with refugees and locals (N=40)
Focus on	Iran, Iraq, Somalia immigrating 1995 -2004	immigrants from the Balkans (1993-94) and from Middle East (2005-06)	27 municipalities	refugees from Syria resettled to the Netherlands	young adult unaccompanied refugees
Research type	quantitative	quantitative	quantitative	qualitative	qualitative
Region	Sweden	Sweden	Norway	Netherlands	Belgium
Relevant results	socioeconomically weaker refugees tend to sort into own-ethnic enclaves after several years of residence in the host nation males have a significantly higher probability of being employed after 5 years and work more during their first 10 years than females those arriving at the port-of-entry with social welfare or parental leave benefits experience inferior employment outcomes refugees with a higher share of co-ethnic neighbours decrease their probability of being employed after 5 years negative effects of co-ethnic concentrations are almost entirely the result of female refugees	probability to get a first job influenced by (1) overall employment rate, (2) share of the respective immigrant group over all residents, and (3) employment rate of the immigrants' own immigrant groupemployment rate of immigrant group in the vicinity facilitates labour market integration of new immigrants people with relatively low education continue without a job the longest	neighbourhood exert path-dependent effects on immigrant political integration initial placement within a politically engaged neighbourhood is associated with an increase in refugees' downstream selectorial turnout turnout among neighbours and peers is influential early exposure to politically engaged peer networks plays a key role in shaping political integration the first 3 years after arrival constitute a critical 'integration window'	respondents associated larger cities with greater opportunities to find work or complete (higher) education and with the presence of co-ethnics, relatives and friends after 2 years, one in 5 refugees has moved to another region than that to which they were dispersed making new contacts is important, but also reconnecting with one's own friends and family is crucial for homemaking	cohousing is a supportive environment: (1) small gestures such as sharing, lending or donating household items, (2) accompanying to formal institutions, (3) emotional well-being cohousing is a space for mutual informal learning: (1) language learning, (2) communication skills, (3) learning about Belgium and the newcomer's society and culture
Check for Social Investment and Housing	gender effects; co-ethnic effects; relevance of port-of-entry neighbourhood	enclave quality; enclave size; local-peer-effects	peer-effects; neighbour-effects	support level and arrival infrastructure in dispersal municipalities	low-threshold effects

Conclusions

The aim of this article was to focus more on the spatial aspects of the social investment approach in order to highlight their importance. While housing and neighbourhood environment were still important policy fields in the early papers of the EU, they became less and less relevant as fields of active investment policy compared to the labour market, early child care or education. In recent years, housing has been treated more as a commodity and applied in a compensatory sense: a roof over one's head was sufficient to meet the demand for housing. The fact that this fundamentally contradicts various international initiatives, such as those of the UN Committee on Economic, Social and Cultural Rights or the Human Rights Council, was appropriately deduced. Adequate housing and embedding in a neighbourhood thus acts as a catalyst for many goals of the social investment state, is to be valued as a capability and builds agency; especially through low-threshold encounters with locals, the associated informal learning situations and assistance, which can lead to options on the labour market. The example of refugees chosen here confirms this in practice (interviews) and theory (literature review). This has consequences for the current implementation of the social investment approach:

(1) The social investment approach lacks its spatial grounding. Social or economic integration, critical life events, discontinuous transit, etc: all this does not happen in a place-less way, but occurs in a temporal and spatial setting. Housing and neighbourhoods have important influences on life trajectories and integration patterns. Housing requires investment and should not be reduced to its functional aspects by the social investment approach.

(2) The social investment approach's focus on housing as a capability or option structure also implies an opening of the approach to soft factors such as social capital, trust in the neighbourhood, collective action, etc. This implies the need to search for appropriate indicators. This requires the search for appropriate indicators, which can be located on the level of previous "hard factors" such as school leavers, NEET, or employees. Creating an appropriate database that can be combined at the various scal es (neighbourhood, municipality, state) is likely to be one of the key challenges in the further development of the approach.

(3) Up to now, the social investment state has mainly referred to government interventions. However, with the opening to a broader understanding of housing, non-state actors would also gain significance. The interplay between state-NGO-neighbours/civil society would require the social investment approach to widen into a multi-layer governance approach, understood as an interwoven activity of decisions ranging from central government up- and downwards to the supranational and civil societal level. According to Careja (2019), this view is interesting in two directions: on the one hand, it connects the actors in the direction of cooperation between institutions and the population (cross-level) and, on the other hand, it connects the different scale levels to the neighbourhood level (national-local).

Acknowledgement

The original research, on which this article is based, was funded by the Swiss National Science Foundation, project IZCOZ0_189866 and is part of the COST Action CA17114 "YOUNG-IN - Transdisciplinary solutions to cross sectoral disadvantage in youth" (www.young-in.eu), supported by COST (European Cooperation in Science and Technology). COST is a funding agency for research and innovation networks (www.cost.eu).

References

Ager, A. & Strang, A. (2008), "Understanding integration: A conceptual framework". *Journal of Refugee Studies*, 21: pp. 166-191.

Andersson, R., Musterd, S. & Galster, G. (2018), "Port-of-Entry Neighborhood and its Effects on the Economic Success of Refugees in Sweden". *International Migration Review* 53(3): pp. 671-705.

Bonoli, G. (2009), "Varieties of social Investment in Labour Market Policy". In: Morel, N., Palier, B. & Palme, J. (Eds) *What Future for Social Investment?,* Stockholm: Institute for Futures Studies, pp. 55-66.

Bovell-Ammon A, Yentel D, Koprowski M, Wilkinson C, Sandel M. (2021), "Housing Is Health: A Renewed Call for Federal Housing Investments in Affordable Housing for Families With Children". *Acad Pediatr*. Jan-Feb 21(1): pp. 19-23.

Bratsberg, B., Ferwerda, J., Finseraas, H. & Kotsadam, A. (2020), "How Settlement Locations and Local Networks Influence Immigrant Political Integration", *American Journal of Political Sciences*, https://doi.org/10.1111/ajps.12532.

Busemeyer, M. R., De la Porte, C., Garritzmann, J.R. & Pavolini, E. (2018), 'The Future of the Social Investment State: Politics, Policies, and Outcomes". *Journal of European Public Policy* (25) 6: pp. 801-809.

Campbell, G., Glover, T.D. & Laryea, E. (2016), "Recreation, Settlement, and the Welcoming Community: Mapping Community with African-Canadian Newcomers". *Leisure Sciences*, 38(3): pp. 215-231.

Cantillon, B. (2011), "The Paradox of the Social Investment State: Growth, Employment and Poverty in the Lisbon era". *Journal of European Social Policy*, 21 (5): pp. 432-449.

Careja, R. (2019), "Making Good Citizens: Local Authorities' Integration Measures Navigate National Policies and Local Realities". *Journal of Ethnic and Migration Studies*, 45 (8): pp. 1327-1344.

Danzer, A. M. & Yaman, F. (2013), "Do Ethnic Enclaves Impede Immigrants' Integration? Evidence from a Quasi-experimental Social-interaction Approach". *Review of International Economics*, 21: pp. 311-325.

Dahlberg, M. & Valeyatheepillay, M. (2018), "On the Anatomy of a Refugee Dispersal Policy: Neighborhood Integration and Dynamic Sorting". *Ifo Working Papers* 285. München: Leipzig Institute for Economic Research.

Deeming, C. & Smyth, P. (2015), "Social Investment after Neoliberalism: Policy Paradigms and Political Platforms". *Journal of Social Policy* 44 (2): pp. 297-318.

De Graaf, W. & Maier, R. (2017), "The Welfare State and the Life Course: Examining the Interrelationships between Welfare Arrangements and Inequality Dynamics'. *Social Policy and Administration* 51 (1): pp. 40-55.

Drilling, M. (2008), "Enlarging people's choice – Reducing ill-being by capability building". In: Kosaka, K. (Ed.) *A Quest for Alternative Sociology. Melbourne*: Pacific Press, pp. 88-101.

Drilling, M. (2010), "Capability Deprivation and Capability Enlargement. Rethinking the Role of Social Welfare". In: Otto, H.U. & Ziegler, H. (Eds.) *Education, Welfare and the Capabilities Approach. A European Perspective*. Budrich: Opladen. pp. 51-70.

Drilling, M. and Schnur, O. (2019), "Neighborhood Development". In: Orum, A. M. (Ed.): *The Wiley-Blackwell Encyclopaedia of Urban and Regional Studies*. New York: John Wiley & Sons Ltd. pp. 1-5.

EC = European Commission (2018), Policy Roadmap for the implementation of the Social Investment Package. Employment, Social Affairs and Inclusion. URL: https://ec.europa.eu/social/BlobServlet?docId=14345&langId=en

EC = European Commission (2013), European Commission Staff Working Document – Investing in Health SWD (2013) 43

Ferrara, M. (2009), "From the Welfare State to Social Investment State". *Rivista Internazionale di Scienze Sociali*, 3-4: pp. 513-528.

Galster, G. (2012), "The mechanism(s) of neighbourhood effects: Theory, evidence, and policy implications." In: van Ham, M.; D. Manley; N. Bailey et al. (Eds.) *Neighbourhood Effects Research – New perspectives*. Springer. pp. 23-56.

Garritzmann, J.L., Häusermann, S., Palier, B. & Zollinger, C. (2017), WOPSI: The World Politics of Social Investment. An International Research Project to Explain Variance in Social Investment Agendas and Social Investment Reforms Across Countries and World Regions. LIEPP Working Paper, no. 64. Paris: SciencesPo.

Gould, E. I. & Turner, M.A. (1997), "Does Neighborhood Matter? Assessing Recent Evidence". *Housing Policy Debate*, 8 (4): pp. 833-866.

Greener, I. (2018), *Social Policy after the Financial Crisis*. Cheltenham: Edward Elgar Publications.

Hemerijck, A. (2018), "Social Investment as a Policy Paradigm", *Journal of European Public Policy*, 25 (6): pp. 810-827.

Hemerijck, A. (2020), "Correlates of Capacitating Solidarity", *Housing, Theory and Society*, 37 (3): pp. 278-288.

Kimhur, B. (2020), "How to Apply the Capability Approach to Housing Policy? Concepts, Theories and Challenges", *Housing, Theory and Society*, 37 (3): pp. 257-277.

Klaesson, J., Öner, Ö., Pennerstorfer, D. (2018), "Getting the First Job: Size and Quality of Ethnic Enclaves and Refugees Labor Market Entry". *Journal of Regional Science* 61 (1): pp. 112-139.

Kourachanis, N. (2018), "From Camps to Social Integration? Social Housing Interventions for Asylum Seekers in Greece", *International Journal of Sociology and Social Policy*, 39 (3/4): pp. 221-234.

UN Habitat. (2009), The Right to Adequate Housing. Retrieved from https://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf

UN Human Rights Council. (2017), Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context. Retrieved from https://documents-dds-ny.un.org/doc/UNDOC/GEN/G15/294/52/PDF/G1529452.pdf?OpenElement

ICESCR = International Covenant on Economic, Social and Cultural Rights (1991). Online: https://www.ohchr.org/en/professionalinterest/pages/cescr.aspx

Jenson, J. (2008), "Writing Women Out, Folding Gender. The European Union 'Modernises' Social Policy". *Social Politics* 15 (2): pp. 131-153.

Jenson, J. (2017), "Developing and Spreading a Social Investment Perspective: The World Bank and OECD Compared" In: Hemerijck, A. (Ed.) *The Uses of Social Investment*. Oxford: Oxford University Press. pp. 207-215.

Jessop, B. (1999), "The Changing Governance of Welfare: Recent Trends in its Primary Functions, Scales and Modes of Coordination". *Social Policy and Administration*, 33 (4): pp. 348-359.

Kennett, P. and Lendvai-Bainton, N. (2017), "Introduction: Trajectories and Frictions of European Social Policy". In: Kennett, P. and Lendvai-Bainton (Eds.) *Handbook of European Social Policy*. Cheltenham: Edward Elgar Publishing, pp. 1-14.

Katz, B., Noring, L. & Garrelts, N. (2016), *Cities and Refugees – the German Experiment*. Washington: Centennial Scholar Initiative.

Kovács, B., Polese, A. & Morris, J. (2017), "Adjusting Social Welfare and Social Policy in Central and Eastern Europe: Growth, Crisis and Recession'". In: Kennett, P. & Lendvai, N. (Eds.), *Handbook of European Social Policy*, Cheltenham: Edward Elgar Publishing. pp. 194-217.

van Liempt, I. & Miellet, S. (2020), "Being Far Away from what you Need: The Impact of Dispersal on Resettled Refugees' Homemaking and Place Attachment in Small to Medium-sized Towns in the Netherlands", *Journal of Ethnic and Migration Studies*. https://doi.org/10.1080/1369183X.2020.1845130.

Mahieu, R., van Caudenberg, R. (2020), "Young Refugees and Locals Living under the Same Roof: Intercultural Communal Living as a Catalyst for Refugees' Integration in European Urban Communities?", *Comparative Migration Studies* 8 (12): pp. 1-17.

Nygård, M., Nyby, J. & Kuisma, M. (2019), "Discarding Social Investment and Redistribution in the Name of Austerity? The Case of Finnish Family Policy Reforms 2007-2015", *Policy and Society*, 38 (3): pp. 519-536.

OECD (2011*), Doing Better for Families*. Paris: OECD.

OECD (2015), *In It Together: Why Less Inequality Benefits All.* Paris: OECD

OECD (2017), *Employment Outlook 2017*. Paris: OECD.

O' Shaughnessy, B.R., Manning, R.M., Greenwood, R.M., Vargas-Moniz, M.J., Loubière, S., Spinnewijn, F., Gaboardi, M., Wolf, J.R., Bokszczanin, A., Bernad, R., Blid, M., Ornelas, J. & The HOME-EU Consortium Study Group (2020), Home as a Base for a Well-Lived Life: "Comparing the Capabilities of Homeless Service Users in Housing First and the Staircase of Transition in Europe:. *Housing, Theory and Society*. DOI: https://doi.org/10.1080/14036096.2020.1762725

Polese, A., Morris, J. & Kovacs, B. (2015), "Introduction: The Failure and Future of the Welfare State in Post-Socialism". *Journal of Eurasian Studies*, 6 (1): pp. 1-5.

Porte, C. & Natali, D. (2018), "Agents of Institutional Change in EU Policy: The Social Investment Moment', *Journal of European Public Policy*, 25 (6): pp. 828-843.

Schmid, G. (2015), 'Sharing Risks of Labour Market Transitions: Towards a System of Employment Insurance'. *British Journal of Industrial Relations*, 53 (1): pp. 70-93.

Schmittgen, J., Köngeter, S. & Zeller, M. (2017), 'Transnational Networks and Border-Crossing Activities of Young Refugees". *Transnational Social Review* (7) 2: pp. 219-225.

Sen, A. (1999), *Inequality Reexamined*. Cambridge: Harvard University Press.

Spicer, N. (2008), "Places of Exclusion and Inclusion: Asylum-seeker and Refugee Experiences of Neighbourhoods in the UK". *Journal of Ethnic and Migration Studies* (34) 3: pp. 491-510.

Symons, C. & Ponzia, C. (2019), Schools Cannot Do It Alone: A Community-Based Approach to Refugee Youth's Language Development. *Journal of Research in Childhood Education*, 33 (1): pp. 98-118.

Viebrock, E. & Clasen, J. (2009), Flexicurity and Welfare Reform: a Review. *Socio-Economic Review* 7 (2): pp. 305-331.

How Private and Public Debt Crises Exacerbate Housing Problems in the EU

Eva Betavatzi[1] and Eric Toussaint[2]

Abstract

The increase in mortgage lending in European countries since the 1990s' is symptomatic of a political determination to push households into buying rather than renting on the housing market. Banks benefit from this as it allows them not only to increase their loan portfolios but also to use loans as securities and sell them on the secondary market. This results in credit bubbles which affect the global economy, as was the case in 2007-2008. Since then, in order to recapitalize their banks, many states have opted for public debt without imposing any substantial controls on the banking system and its ability to grant credit. Households have felt the effects of this in two ways: first, they have been confronted with a lack of affordable housing on the rental market, which has been left largely in the hands of the private sector and with little public investment or regulation; and second, austerity measures have caused their incomes to fall in order to pay off public debts. Thus, the increase in private and public debts, and the principle that they must be repaid whatever the cost, have an impact on the right to housing.

Keywords: Illegitimate, illegal, odious debts; mortgages; securitization; financialization and commodification of housing; credit bubbles

Introduction: Housing Policies Benefit Private Banks

For a long time, states, which are supposed to ensure that everyone can enjoy their fundamental rights, among which decent accommodation, have in most cases chosen to place private property at the centre of their housing access policies (Di Feliciantonio & Aalbers, 2018). As a result, in many countries, adequate and affordable housing is best provided through purchase or ownership. This means that private banks benefit from a privileged position as they provide the necessary mortgages to most homebuyers. They work for the expansion of the residential

1.Member of CADTM, Brussels, Belgium.
2.Spokesperson of CADTM International network, Liège, Belgium. Historian and political scientist with a PhD from the universities of Paris VIII and Liège.

property market while having participated in its collapse, as was the case in the USA in 2007 and later in other countries such as Spain. Indeed, by granting mortgage loans, credit bubbles were created and eventually burst. Public authorities still support private banks that are active on the housing market in several direct and indirect ways: tax measures favourable to landlords, public subsidies granted to these same landlords (renovation bonuses are an example), abandon of social or public housing (privatization of public housing stocks or lack of public investment), deregulation of the private rental market, but above all, insufficient control of banking activities despite the proven danger of credit bubbles.

Banks are private companies seeking profitability, and do not claim to guarantee access to decent housing for all, that is for the states to do. Between encouraging private property and investing in people's right to housing, it seems that a choice has to be made and that our leaders and their predecessors have made their choice. They have chosen to disengage themselves from the fundamental rights of their people, and in particular from the right to housing, since they assume very little responsibility for it (Madden & Marcuse, 2016). As a result, millions of households are finding it increasingly difficult to find decent, affordable and adequate housing on increasingly competitive housing markets with soaring prices. In some countries, such as Greece, public authorities have completely abandoned their role and guarantee almost nothing (Siatitsa, 2019).

It seems obvious to us that in a democratic state, where the fundamental rights of people are considered and respected, private banks should not have had this essential role, private property should not have been at the centre of housing policies. In this sense, we believe that the disproportionate and abusive granting of mortgages to households, partly securitized and thus put on the altar of finance, has very strongly contributed to the exacerbation of housing problems, just as much as public debts that were used to recapitalize the banks after the 2007-2008 crisis. They led to the dark years of austerity policies, further reinforcing the problem of disinvestment and disengagement of public authorities (Barbero, 2015).

We will try to explore the link between the housing issue and the private and public debts by shifting the focus to the banking system. It seems essential to us to highlight the responsibility of private banks in the processes of commodification and financialization of housing, which deprive several millions of people of the possibility of decent housing in Northern countries alone. The question is even more fundamental today, in the midst of a health crisis, because incentives to buy continue while policies in favour of private property have contributed to excluding a non-negligible part of the population from decent, adapted and affordable housing. Moreover, the macroeconomic effect of the mortgage bubbles has been disastrous since 2007 and has affected citizens in a profoundly unfair way. The austerity imposed as a result of the recapitalization of the banks will remain an experience forever engraved in the memory of the generations that lived through the crisis of 2007/2008. We are amazed that no lessons seem to have been learned since then, as public authorities continue to disinvest from the social and public housing market. Control on banking activity is still almost non-existent, and household credit bubbles have remained the norm.

Our analysis will focus on the European territory. In the first part, we will explain the role of banks. We will also briefly examine the favourable context in which they were able to create

large credit portfolios and its effects on the economy as a whole during and after the 2007/2008 crisis. Banks have proved unable to survive a financial crisis on their own, even though they were largely responsible for it, and seem to function as machines producing crises. It is through public investment and thus the increase of public debts that many of them have been able to remain active with serious consequences on the populations.

Illegitimate, Illegal and Odious Debts

The gap between a person's income and expenses can be bridged by debt. When buying a house, a flat or another type of housing, prospective buyers will generate an expenditure that greatly exceeds their current incomes by asking their banks for mortgage loans. In exchange, they will have to promise part of their incomes for the next years or decades. A mortgage loan therefore constitutes a long-term promise of work, and even of income, which is already a problem in itself if we consider that the neoliberal capitalist economy is in perpetual crisis and that in this context, a promise of income for the years to come is largely a matter of speculation, regardless of the debtors' own intentions. Indeed, the latter will be unable to control the effects of an economic crisis on their work and income, as shown by the situation of millions of insolvent debtors after the 2007/2008 crisis - the current situation linked to the Covid-19 pandemic could well be just as problematic for debtor households. If, in addition, future buyers have no choice but to go into debt to pay for housing, we are tempted to consider their debts as illegitimate (Garcia-Lamarca, M. & Kaika M., 2016).

Since rental markets in most European cities have become highly competitive, even saturated, discriminating, expensive and unregulated, with supplies not always adapted to the circumstances of life or to the ways of living, buying appears as an alternative. It claims to offer the possibility of decent, adapted or adaptable, affordable, regulated and non-exclusive housing. However, things are not always that simple. For buying to be considered a real and free choice, renting would have to offer equivalent possibilities. Yet, from the 1990s onwards, households went into debt to a large extent in order to cope with a lack of public and social housing, of public policies aimed at regulating the rental market in the long term, and of political will to make the right to housing effective for all. This triple lack has remained hidden behind a social imaginary built on a neoliberal political ideal. In Belgium, the expression 'to have a brick in the belly' attests to the normalization of aspiring to private property and therefore to debt over sometimes 30 years (Fares et al., 2020).

Today, more and more people are living in housing that is unsuitable for them, which may be unhealthy, overcrowded, too expensive or too far away from their places of work or activity, and the path to housing can be a difficult one for many people who suffer from social, gender and racist discrimination. As a result, millions of people are poorly housed, while thousands more are homeless. The above-mentioned lack of housing has had dramatic effects on a large part of the population, especially tenants, who have not had access to bank mortgages, encouraging those who can to go into debt at any cost (Desmond, 2016).

It is because the alleged choice made by many households to buy their homes was a result

of this lack that we can consider that mortgage debts may have been largely illegitimate and therefore should be cancelled. If debtors had been able to choose between two possibilities - renting or buying a suitable, decent, affordable house - and if creditors, the banks, had not only sought to satisfy their shareholders but to offer their services taking into account the debtors' own needs and the national and global economic situation, the issue would have been different. It should also be remembered that before 2007, a large number of debtors were already unable to repay their mortgages; with the crisis, they were called upon to repay whatever happened, failing which they were evicted or threatened with eviction (European Action Coalition for the Right to Housing and the City, 2018).

When, for example, hundreds of thousands of households in the US and Spain took out mortgages that were far too large for their modest incomes, it turned out that these loans were largely illegitimate and sometimes even illegal. They were illegitimate, because they did not really benefit the debtors: they were too expensive, the debt contracts were clearly not to their advantage, the debtors had no alternative to buying their homes and were therefore forced into debt. A significant number of mortgages were even illegal, with abusive clauses in the loan contracts. The illegality of Spanish mortgages was revealed by the Platform of People Affected by Mortgages (PAH), one of the largest housing rights movements in Europe, which was born out of the Spanish mortgage crisis that began in 2008, the most violent on the continent (García Cabeza M. and De Weerdt J., 2015).

In Cyprus and other countries, banks were granting consumer credits to enable households to obtain a mortgage, abusing and even circumventing lending rules that required a certain amounts of equity capital. In the early 2000s another scam involved European banks granting mortgages in Swiss francs. The banks then demanded to be repaid in local currency. As the value of the Swiss franc rose, households found themselves unable to repay their loans and experienced a perpetual debt situation. One million debtor households in Poland, Slovenia, Greece, France and other Balkan countries were victims of that scam (Toussaint, 2019).

Such practices demonstrate two important things: on the one hand, that the banks adopted an odious attitude in order to make a maximum profit, and on the other hand, that they granted far more credit than they should have and that they were not sufficiently controlled, their activities not sufficiently reined in, thus demonstrating the responsibility of the States and, more broadly, of European and international institutions. When a creditor lends money for profit knowing that it puts the debtor in an impossible situation, this is called an odious debt (Ludington et al., 2010). The concepts of illegal, illegitimate and odious debts apply equally to private credit and public debt. It seems important to us to mention them because it is on the basis of these notions that we claim the need to cancel certain public and private debts and to get out of the dogma of repayment whatever the cost (Toussaint, 2017).

When governments chose to recapitalize private banks despite their dubious practices, this led to a significant increase in public debt levels in relation to GDP. It is the entire populations of the indebted countries that have paid the price. There is something fundamentally illegitimate in asking people to refinance, through increased taxes and austerity, a banking system that has for years taken advantage of their income and created the conditions for their dependence through the lack of alternatives to debt (Graeber, 2011). The public expenditure that has been

used to recapitalize the banking system has not been used to socialize the banks, even partly, or to subject them to stricter control or even to really limit their financial activity. Thus they continue to profit from household incomes in several ways: on an individual scale, since they grant loans to households and profit from their repayment, and on a collective scale, since they have been recapitalized with public money - via taxes and public debt.

The indebted populations seem to have gained nothing from recapitalizing their banks, they have avoided the collapse of a banking system that granted sometimes illegal, illegitimate and odious credits, without having succeeded in demanding any compensation, remaining exposed to new crises[3]. In this sense, the billions of euros injected into the banks, from Brussels to Athens, via Nicosia, Madrid, Lisbon and Dublin, have created illegitimate public debts that should also have been cancelled.

The worst part of this story is that bank recapitalization was not enough to save the banking system of the countries that carried it out, which provided investment opportunities for funds specialized in buying up non-performing loans, known as "vulture funds". Vulture funds are private financial actors that have made insolvent public or private debts their business. They buy them in large quantities, at knock-down prices on the secondary debt market, and then try to profit from them in the most odious way possible. To do this, they have different techniques adapted to the contexts and natures of the credits they buy. For public debts, they demand 100% repayment of a bond they have bought back at a ridiculous price, sometimes as little as 5-20% of its face value. Thus, for a 5-billion-euro investment they can demand 100 billion euros in repayment from the debtor country and make colossal profits. To achieve their goal, they often rely on New York or London jurisdictions that systematically plead in their favour. In Belgium, a law against vulture funds limits their possibility of profiting and is unique in the world.

For private debts, vulture funds act somewhat differently[4]. They buy up non-performing loans from banks to 'clean up' their balance sheets, thus granting themselves quantities of loans (and therefore also of housing units in quantities that sometimes exceed a few thousand units) at exceptionally low prices, and after a few years, they sell their real estate assets per unit or, in the case of other debts, harass insolvent debtors to obtain repayment. It is easy to imagine the profit that this generates. In Europe, the ECB insisted that the banks agree to sell their non-performing loan packages to these funds because they felt they had to get rid of their rotten assets at all costs. This was the ECB's watchword at a time when non-performing loans amounted to more than $1 trillion in Europe.

The activity of the vulture funds is very obviously odious and yet they have acted and still act freely almost everywhere in the world as well as in Ireland, Portugal, Spain, Cyprus and Greece. They are also active in the richer countries of Europe, such as Germany, where the financialization of the residential property market has been and remains very aggressive in recent years, arousing the anger of growing social movements (Hoffrogge, 2019), especially in Berlin. Blackstone, Vonovia, Cerberus, Apollo, Deutsche Wohnen and many others are names that the inhabitants of European cities will not soon forget.

---

3. https://lareleveetlapeste.fr/73-milliards-deuros-en-plus-la-bce-fait-sauter-les-derniers-garde-fous-des-banques/
4. https://www.bastamag.net/Les-fonds-vautour-prosperent-la-misere-en-speculant-sur-l-endettement-des

Methodology: Combining Action and Research

With the introduction of the notions of illegitimacy, illegality, odiousness, but also with the clarification of the roles of the different actors that revolve around the banks (public authorities, vulture funds, European institutions and in particular the ECB), we hope to have highlighted the way in which the transfer of wealth via mortgage credits takes place and the consequences of such a transfer on the right to housing. The centrality of banks in housing policies and thus the centrality of private property have no other ambition than this transfer. It is not impossible to imagine things differently, and it is even urgent to bring the housing issue back to its collective dimension.

Our research has two fundamental bases. The first is fuelled by our longstanding work on public debts within the Committee for the Abolition of Illegitimate Debts - CADTM. It has allowed us to identify the main causes of the increase in public debt in Europe after the 2007/2008 crisis, of which bank recapitalization is one. Work on the analysis of Greek debt, developed within the Audit Commission for the Truth about Greek Debt in 2015 and continued thereafter, helped us build our case. Our smaller-scale analyses of other countries' public debts have shown us that the public debts of Cyprus, Spain, Portugal and Ireland have similar characteristics (Truth Committee on the Greek Public Debt, 2015).

The second basis is our involvement in grassroots struggles for the right to housing. For years we have been following and supporting the struggles led by collectives that are members of the European Action Coalition for the Right to Housing and the City. We are also involved in local struggles in Belgium and actively participate in the defence of tenants against their landlords, many of whom could be considered as "tenants" of their banks. In this period of health crisis, we have seen that public policies for housing, even those that claim to be "urgent", have proved to be more beneficial to the banks than to the inhabitants. This allowed us to verify, with much regret, that the observations we were already making a few years ago are still valid today, while the governments' watchword in the face of the health crisis was to stay at home, which implied the possibility of having a home.

By combining the expertise we have developed on public debt and our investment in the struggles for the right to housing, we believe we can demonstrate the need to profoundly transform the banking system that affects our right to live in decent and affordable housing.

Relations between Financial and Housing Crisis in the Last Decade

Excessive public spending was not the cause of the 2007/2008 crisis, as European leaders have often claimed. It was the sub-prime crisis that caused it, i.e. the moment when the mortgage bubble created by US banks burst (Toussaint, 2017). To illustrate the extent of this mortgage bubble, let's recall that in the United States, the number of new homes built in 2006 was 1.5 times higher than in 2000, i.e. an increase of 800,000 homes in one year (European Action Coalition for the Right to Housing and the City, 2018). At some point, these homes remained empty because the supply did not meet any real demand. This overproduction of housing went

hand in hand with the desire to increase the portfolio of bank assets. With the securitization of mortgage debts, the subprime crisis soon became a global financial crisis and later a sovereign debt crisis in the North.

Similar crises were observed in several Central and Eastern European countries as well as in Ireland, the UK, Spain, and the Netherlands in 2011-2012. The increase in household debt between 2000-2007 could have been a precursor of what was to come. In Spain, for example, household debt as a percentage of GDP rose from 46% to 83% while gross public debt fell from 58% to 37% of GDP over the same period. Similar trends were observed in Portugal where the percentage of household debt rose from 59% to 84% while gross public debt increased only slightly over the same period, from 49% to 63%. In Greece, the household debt rate, initially very low at 14%, rose sharply to 42% in seven years, while public debt, already very high, had barely risen from 104% to 106% of GDP (in 2011 it reached 162% of GDP). In the euro area as a whole, household debts have increased much less: from 49% to 54% of GDP, while public debts have fallen slightly from 68% to 66% (Toussaint, 2014). Comparing these figures, we can see that the increase in private household debt has been much larger in the EU periphery countries where the crisis in affordable housing due to unpaid mortgages that started in 2008 was more important.

After 2007, private banks limited lending to households and non-financial firms in these countries and continued to produce assets for non-financial firms. Gross public debt ratios rose sharply in all three countries between 2007 and 2011, from 37% to 62% of GDP in Spain, from 63% to 96% in Portugal and from 108% to 162% in Greece. The fact that private debts stagnated during this period while public debts increased illustrates in part the process of bank recapitalization discussed earlier.

Now, as the health crisis has lasted for more than a year, as EU stimulus packages announce new debts and as public deficits grow, sovereign debt figures have reached heights never before imagined. The debt levels of Spain, Portugal and Greece in 2011 may seem ridiculous. Yet, the budgetary rigour defined by the Maastricht Treaty required member countries until recently to limit their debt/GDP ratio to 60% and their public deficit to 3% of GDP. The rigour imposed by European regulations has paved the way for years of austerity.

The example of Greece is particularly revealing and helps to illustrate the impact of austerity on the right to housing. In Greece, austerity was imposed by the Troika on the government, which was put under guardianship for years without the country really coming out of it. Thus, the country's creditors were able to demand legislative changes to benefit the banks, notably changes in the Katseli law (which was put in place to limit the eviction of insolvent households by seizing their main residence for unpaid debts) (Gotev, 2019). In February 2019, for example, the Eurogroup had openly threatened Greece with no interest payments on its ECB-held debt in exchange for a tough reform of the Katseli law. It eventually underwent numerous reforms to the benefit of the banks, facilitating foreclosures.

The same fate befell Cypriot legislation. The right to housing for households had been enshrined in legislation since 1965. In 2014, the government amended the law guaranteeing the right to housing according to the demands of its creditors. This allowed banks to evict insolvent debtor households after 60 days of non-repayment, the period defined for a loan to be considered non-performing. Insolvent debtor households still had the possibility to delay

their eviction by renegotiating their debt. In 2018, a new legislative amendment cancelled the possibility to renegotiate their credit and the eviction procedures were privatized and automated thus curtailing any possibility of appeal.

Insolvent households in Spain faced equally tragic situations. The existing legislation, which allowed banks to evict several hundred thousand insolvent households during the crisis years, dated from the period of the Franco dictatorship. It was particularly unfair in that it allowed eviction to take place before the property was auctioned off, unlike in other countries, and did not relieve households of their repayment obligation even after they had been evicted. Because of this law, evictions have been much faster in Spain. In 2018, Spanish banks held 3.5 million empty homes, those of people who could not repay their mortgages, of construction companies that produced housing units that did not correspond to a real demand and of those that went bankrupt.

These different contexts illustrate an extraordinarily strong pressure from creditors and states to dispossess insolvent households of their homes once they have been found to be unable to repay their mortgages. It also demonstrates the responsibility and the centrality of banks in both lending and dispossessing insolvent debtor households. Banks and their shareholders have always refused to accept their responsibility for the crisis of 2007/2008, and therefore for the inability of households to repay their loans, and have wanted to recover all the promises of repayment made to them despite their recapitalization by the taxpayers, and therefore also by the debtor-households via taxes in particular. In this sense, the evictions (without repayment of the parts of the loans that had been paid) and the foreclosures were profoundly unjust and appear to be a form of bank recapitalization too.

Today, it might be surprising to find that in some countries, mortgage debt is still extremely popular. In Belgium, for example, private mortgage debt is equivalent to 54.7% of GDP. In 2018, Belgian banks had granted a total of €242.7 billion in mortgage loans, of which €60.9 billion were securitized (Aalbers, 2019). At present, 3 million people owe the banks for having taken out mortgage loans, i.e. 55% of the active population[5]. In 15 years, property prices have almost doubled across the country, and access to mortgage credit for less wealthy households has decreased[6], further contributing to the problems of access to housing. This means that Belgian banks have not restricted the granting of mortgage debts despite the fact that in Belgium too the state had to recapitalize major banks, including Dexia, now known as Belfius.

In Spain, the incentive to buy resumed as of 2019, as if nothing had happened, while between January and August of the same year, 100 evictions were taking place per day for unpaid rents, and 42 for unpaid mortgages[7]. Cerberus, Blackstone and other vulture funds had invested in 2012-2013 in the non-performing loan stocks of Spanish banks to the point of owning enough homes to influence a large part of the residential market and drive up prices creating rent bubbles. Six years later, the vulture funds wanted to resell houses acquired at low prices but per unit, considering that the rent bubble had reached its limits and that they would make more profit in the acquisition market[8].

5. https://www.nbb.be/en/publications-and-research/employment-statistics-trends/summary-tables/labour-force
6. Mortgage credit has been made accessible to poorer households through public initiatives such as the Brussels Housing Fund.
7. https://www.elconfidencial.com/vivienda/2019-10-07/desahucios-alquiler-lau-ejecuciones-hipotecarias_2271672/
8. https://www.elsaltodiario.com/vivienda/bce-banca-fondos-buitres-hacen-negocio-derecho-vivienda

In Greece, the "Hercules" programme introduced in October 2019 has allowed banks to reduce their stock of non-performing loans from 43% in 2019 to 27% at the end of March 2021. The European Commission welcomed this and approved the extension of the programme until 2022, despite the health and economic crisis caused by Covid-19[9]. As in Spain, Greek banks have in fact securitized their non-performing loans, making them circulate on the financial markets and opening the door to vulture funds with state guarantees amounting to 12 billion euros for the extension of the programme alone. The country's inhabitants will probably suffer the same consequences as those of the Spanish state.

Concluding Remarks: Socializing Banks is Necessary for Making the Right to Housing for All Effective

Today, fourteen years after the subprime crisis, the consequences of the 2007/2008 financial crisis continue to impact on people as the processes of commodification and financialization of housing continue. Like the housing sector, the health sector has also been impacted by years of privatization, budget cuts, financialization and in some cases vulture funds. As a result, it was not sufficiently equipped to deal with the health crisis caused by Covid-19, which meant staying at home. Access to housing was already severely compromised for a large part of the population.

Residential property markets in several cities in peripheral countries, but also in central Europe, have been impacted by vulture funds. This is the case in Berlin, where the Berlin government was forced to react by introducing a five-year rent freeze last year. It was recently overturned by the German Federal Constitutional Court, which ruled that the Länder were not competent to limit rents, and thus affirmed the "right" of landlords to charge their tenants too much rent. In the neo-liberal doctrine the right to property is stronger than the right to live, since it helps to fuel the banking system.

The social issue of housing should have been considered with more interest. It would have been easy to imagine that everyone could benefit from an adapted, affordable and safe housing, through the regulation of the private rental market, the limitation of private property (rent control, primacy of use to avoid, for example, the touristification of cities, etc.), the investment in social and public housing. There would have been no need to give such a role to the banks, nor to force so many people to resort to mortgage loans. We have reasons to fear that new bubbles are being created whose bursting will have far worse consequences than those described in our analysis. The urgency of thinking about housing policies that do not favour the use of household debt has been there for a long time.

There is also an urgent need to fundamentally transform the banking system and to impose its socialization. The banks, as they operate today, reinforce social inequalities. It is the poorest who bear the brunt of the crises they provoke, as shown by the hundreds of thousands of evictions for unpaid loans that took place in Europe during the second decade of the 21st century. Rising property and rental market prices in most cities are also the result of credit bubbles created by excessive bank activity.

9. https://www.reuters.com/article/eu-greece-banks-idUSL8N2M229F

The non-performing loans should not have been securitized and sold to vulture funds. They should have been written off for the benefit of the debtor households since the States, via taxes, and therefore via taxpayers' money, had already recapitalized the banks. If a European state had wanted to prevent a bank from selling off its non-performing loans, to ensure that households kept their homes and did not pay the price of the crisis, it would have had to take control of the banks by ensuring that it was at least a majority shareholder, and confront the European institutions and more generally its creditors.

Thus, the questions raised by the cancellation of illegitimate, illegal and odious private and public debts are fundamentally linked. They presuppose a profound questioning of the banking system and the role of the states. Instead of guaranteeing the profits of bank shareholders, the latter should ensure that everybody can enjoy fundamental rights, including the right to housing.

References

Aalbers, M. (2019), *La Financiarisation du Logement en Belgique et à l'étranger*, Bruxelles: RBDH.

Barbero, I. (2015), "When rights Need to be (re)claimed: Austerity measures, neoliberal housing policies and anti-eviction activism in Spain", *Critical Social Policy,* 35 (2): pp. 270-280.

CADTM (2018), *Pour une socialisation des banques*, AVP n°75, Liège.

De Weerdt, J. & Garcia Cabeza, M. (2015), "Housing crisis: the Platform of Mortgage Victims (PAH) movement in Barcelona and innovations in governance*", Journal of Housing and the Built Environment* 31: pp. 471-493.

Desmond, M. (2016), *Evicted: Poverty and Profit in the American City,* New York: Broadway Books.

Di Feliciantonio, C. and Aalbers, M. (2018), "The Prehistories of Neoliberal Housing Policies in Italy and Spain and Their Reification in Times of Crisis", *Housing Policy Debate*, 28 (1). https://doi.org/10.1080/10511482.2016.1276468

European Action Coalition for the Right to Housing and to the City (2018), "Housing Financialization: Trends, Actors and Processes", Brussels, Rosa-Luxemburg-Stiftung.

Fares, A., Betavatzi, E., Delaet, S. et Renouprez, C. (2020), "Se défaire de la toute-puissance du crédit hypothécaire", https://www.actionlogementbxl.org/2020/07/13/se-defaire-de-la-toute-puissance-du-credit-hypothecaire-1-3/#more-639

FEANTSA (2020), "Fifth Overview of Housing Exclusion in Europe 2020", Brussels, available at: https://www.feantsa.org/en/report/2020/07/23/fifth-overview-of-housing-exclusion-in-europe-2020?bcParent=27#:~:text=According%20to%20estimates%20by%20the,70%25%20increase%20in%20ten%20years.

Garcia-Lamarca, M. and Kaika, M. (2016), "Mortgaged lives': the Biopolitics of Debt and Housing Financialisation", *Transactions*, 41: pp. 313-327.

Gotev, G. (2019), "Eurozone delays Greece Debt Relief over Household Insolvency Law", available at: https://www.euractiv.com/section/economy-jobs/news/eurozone-delays-greece-debt-relief-over-household-insolvency-law/

Graeber, D. (2001), *Debt: The First 5000 Years,* New York, Melville House.

Hoffrogge, R. (2019), "Housing for the People", available at: https://www.jacobinmag.com/2019/04/berlin-housing-referendum-tenant-organizing

Madden, D. & Marcuse, P. (2016), *In Defense of Housing,* Edinburgh: Verso.

Siatitsa, D. (2019), *Anyone at home? Housing in Greece: The impact of austerity and prospects for the future*, Athens: Rosa Luxemburg (in Greek).

Toussaint, E. (2014), *Bankocracy*, Brussels, ADEN &CADTM.

Toussaint, E. (2017), "2007-2017: Causes of a Ten-Year Financial Crisis", available at: http://www.cadtm.org/2007-2017-Causes-of-a-Ten-Year

Toussaint, E. (2019), *The Debt System: A History of Sovereign Debts and Their Repudiation*, Haymarket Books.

Toussaint, E. (2019), "Swiss Franc Mortgages: Illegitimate and Illegal", Brussells: CADTM. https://www.cadtm.org/Swiss-Franc-Mortgages-Illegitimate-and-Illegal

Truth Committee on the Greek Public Debt (2015), "Preliminary Report of the Truth Committee on Public Debt", available at: http://www.cadtm.org/Preliminary-Report-of-the-Truth

Social movements that appear in the text:

www.belfiusestanous.be

housingnotprofit.org

www.actionlogementbxl.org

afectadosporlahipoteca.com

Homelessness Service Provision in a Southern European Country: An Evolving Sector Framed by the Portuguese National Homelessness Strategy

Isabel Baptista[1] and Miguel Coelho[2]

Abstract

This article aims to provide a critical overview of homelessness service provision in Portugal – framed by EU-level developments with a particular focus on Southern European countries – within the national policy dynamics that in recent years have evolved towards the adoption of a national strategic approach to resolving homelessness. The article maps the organisational and operational changes which the provision of homelessness services has undergone in recent years, while also highlighting the stabilities that continue to shape the sector. The analysis provided will mainly draw on national evidence on the role and operation of the homelessness sector in Portugal and on available reviews on the adoption and implementation of the two national homelessness strategies. The topic has received little research and policy attention so far, which may partly be explained by the fragmented nature of the sector itself and by the only recent emergence of homelessness as an item on the Portuguese political agenda.

Keywords: Portugal; homelessness; service provision; national strategies; Southern Europe

Introduction

This article aims to provide a critical overview of homelessness service provision in Portugal – framed by EU-level developments with a particular focus on Southern European countries – within the context of the overall policy dynamics, which in recent years have evolved towards the adoption of a national strategic approach to resolving homelessness. We thus aim to map the changes which the provision of homelessness services has undergone in recent years and also highlight the stabilities that continue to shape the organisation and operation of the sector.

1. Independent social policy expert, Lisbon, Portugal.
2. Independent researcher, Lisbon, Portugal.

The topic has received little research and policy attention so far, which may be partly explained by the fragmented nature of the sector itself and by the very recent emergence of homelessness on the Portuguese political agenda. The analysis provided will thus mainly draw on national evidence collected by the authors for the annual comparative studies of the European Observatory on Homelessness (EOH) between 2018 and 2020 on different aspects of the role and operation of the homelessness sector in Europe as well as on the available reviews on the adoption and implementation of the two national homelessness strategies, ENIPSA 2009-2015 (ENIPSA, 2009) and ENIPSSA 2017-2023 (ENIPSSA, 2017).

The first section examines the trajectory of homelessness-related policies in Portugal within the overall context of the European Union, with a particular focus on the similarities and divergences between the Portuguese experience and that of other Southern European countries. Section two examines the interconnections between the evolution of the homelessness sector in Portugal and predominant patterns of service provision, the dominant definitions of homelessness and the cultural responses which have been shaped by different images of homelessness. The research findings are organised into different sections, exploring specific areas (e.g. data collection, governance structures, patterns of service provision, the quality and regulation of services, staffing issues, responses to COVID-19 crisis) that characterize the evolving trajectory of the homelessness sector in Portugal and the impact of the adoption of a strategic policy approach, introduced in 2009 with the approval of the first national homelessness strategy.

Portugal's approach to tackling homelessness within the EU: a singular convergent trajectory in the European South

Over the last decade, homelessness has emerged – or has been consolidated – as a specific target of public policy across the EU. A recent study (Baptista and Marlier, 2019) has shown that consistent progress is being made in the adoption of strategic policy frameworks to prevent and tackle homelessness across Europe, although geographical imbalances are apparent. In 2019, sixteen of the 28 EU Member States had adopted national or regional local level policies aiming at the delivery of integrated strategic responses to homelessness. According to Allen (as cited in Kourachanis, 2019) Southern European welfare states have traditionally been characterised by the underdevelopment of their social protection systems, particularly as a consequence of the residual development of social assistance schemes and social housing policies. This results in extra pressure on the informal solidarity (familiar) networks, whereby public policy assumes or insists that households must bear the principal responsibility for their members' welfare (Baptista and Sullivan, 2008).

As a consequence, high levels of housing insecurity and the resort to self-housing practices were common across Southern European countries. The introduction of mild neoliberal reforms in Southern European welfare states in the 1990s led to new, publicly visible forms of poverty, namely homelessness. At the time, social support for these new groups of poor was mainly provided by faith-based organisations, due to the traditional residual state intervention in this area (Arapoglou and Gounis, 2017). Emergency services were often driven by civil society

initiatives and the core of the social support services tended to be short-term and aimed at addressing extreme forms of social exclusion, such as rough sleeping.

Over the last decade there has been evidence of changes in the understanding of homelessness among key stakeholders across the four Southern European countries. Since 2009, Portugal, Italy, Spain and, more recently, Greece have developed specific national strategic policy frameworks for tackling homelessness (Baptista and Marlier, 2019).

In 2009, the National Strategy for the Integration of Homeless People 2009-2015 (ENIPSA 2009-2015) represented a breakthrough in the Southern European approach to tackling homelessness as it was the first "southern" strategy to be adopted in this policy field, following a path initiated by other European countries (Baptista, 2009). The 'Guidelines for Tackling Severe Adult Marginality in Italy', and the Spanish Comprehensive National Strategy for Homelessness 2015-2020 (ENI-PSH) were both approved in 2015, with the active involvement of the respective governments.

The singularity of the Portuguese initiative introduced six years earlier must be highlighted at different levels: (i) it represented an important shift in the traditional (minimal) role of the Portuguese state in policy orientation in this field; (ii) it illustrated the impact of EU policy orientations on national policy-making processes, namely by explicitly acknowledging the role of several tools developed through the Open Method of Coordination (OMC) in the field of social inclusion; and (iii) it steered a change in the provision of homelessness services at the local level, namely with regard to enhanced and more effective governance structures and to more innovative approaches to tackling homelessness.

The 2009 ENIPSA initiative represented the state's first attempt (in partnership with relevant actors in the homelessness arena) to devise a coherent and integrated approach towards homelessness policy. Until then, measures to address homelessness had been, as already mentioned, largely fragmented and the state's role in mobilizing partnerships and in enabling and regulating homelessness service provision was rather weak. Homelessness services had traditionally been dependent on faith-based organisations, charities and NGOs, whose action was mostly steered by internal purposes and objectives, inextricably linked to poverty alleviation and the provision of social support. Although embedded in a social welfare model (Baptista, 2009) (Baptista and Sullivan, 2008), the first Portuguese national strategy initiated a path that aimed at strengthening the focus on housing needs and responses, introducing a more strategic role for the state in regulating the provision of homelessness services. Concurrently, the ENIPSA aimed at strengthening the evidence-based nature of homelessness practices and policy making and enhancing interagency cooperation, mutual responsibility and accountability within a participatory governance structure.

This latter development was already clearly in line with EU policy orientations – explicitly acknowledged in the 2009 document and later reinforced by the 2017-2023 follow-up national strategy – as well as the adoption of a definition of homelessness based on the European Typology of Homelessness and Housing Exclusion (ETHOS). Since then, policy developments at the EU level (e.g., the EU Social Investment Package, 2011 and 2014 European Parliament Resolutions, the European Pillar of Social Rights) have highlighted the need for integrated strategic approaches to homelessness, at both the EU and national levels and for the adoption of harmonised definitions of homelessness.

The drive for change in the provision of homelessness services and the introduction of innovative approaches, such as the implementation of Housing First projects and programmes

– already present in the 2009 ENIPSA – are important common elements within the three Southern European integrated strategic frameworks. Over the last decade, all three countries (Italy, Portugal and Spain) – and perhaps particularly Italy, through *Housing First Italia*, have moved towards an expanding use of Housing First services, although still on a smaller scale than in some Northern and Western EU countries.

The convergent trajectory of the Portuguese strategic approach to tackling homelessness in relation to EU policy developments has nonetheless been affected by both advances and setbacks. By 2013, the ENIPSA was confronted with a set of obstacles in its operationalisation and political support, within an unfavourable wider societal context (e.g., the financial crisis, the adoption of austerity measures, a right-wing coalition government and corresponding ideological shift regarding the role of social policy) (Baptista, 2018).

Yet, the potential for change, boosted by the 2009-2015 national strategy, also led to enduring positive dynamics in the homelessness arena, namely at the local level (e.g., the mobilisation of local stakeholders to adopt local policy agendas on homelessness, the adoption of more integrated delivery of homelessness services, the increasing support for housing-led approaches).

By 2017, the Portuguese state became engaged once more by relaunching the strategic approach to homelessness which was made possible as a result of intersecting factors, such as: the (re)emergence of a political agenda centred on rights-based approaches towards social issues, the mobilisation of civil society organisations and other non-governmental actors involved in the ENIPSA trajectory, the visibility of positive developments in the provision of homelessness support fostered by the strategy's proposed intervention model and governance structures, and the active engagement of important stakeholders within the political arena (Members of Parliament and the newly elected President of the Republic).

The ENIPSSA 2017-2023 preserves the initial vision and main principles of the first national homelessness strategy, confirms the 2009 official definition based on rooflessness and (some) houselessness categories of ETHOS and upholds the commitment to developing quality preventative, support and resettlement services. More importantly, for the first time, the current strategy makes a relevant contribution towards the need to strengthen housing-based policy responses, establishing a clear link to housing policies. Challenges still remain, however, namely with regard to a clear allocation of adequate resources, the inability to establish consistent and effective monitoring and evaluation mechanisms, weak horizontal coordination at the state level, the persistence of a funding model which does not enhance organisational cooperation and integration of services, and the weak organisational and political capacity of the homelessness sector to influence policy design and implementation.

It is important to highlight that the mere adoption of "strategies" does not ensure success in implementing effective responses to homelessness and in bringing about actual change in the delivery of homelessness services. As already mentioned, one of the main obstacles to the whole process have been the lack of robust evidence-based mechanisms to assess the implementation progress of the two Portuguese national strategies.

Such limitations also seem to affect a significant number of existing strategic approaches to homelessness in other EU countries (Baptista and Marlier, 2019), including the implementation of the Guidelines for Tackling Severe Adult Marginality in Italy (Jessoula et al, 2019) and the

Spanish ENI-PSH 2015-2020 (Cabrero et al, 2019). The assessment of the situation with regard to the implementation of existing strategic approaches to homelessness and housing exclusion across Europe, including in these Southern European countries, reveals the importance of significantly strengthening demonstrably effective evidence-based policies which require robust political and institutional commitment, shared responsibility, extensive cooperation and coordination, robust data collection and reporting mechanisms, and adequate resourcing (Baptista and Marlier, 2019).

The (winding) trajectory of the Portuguese approach towards the adoption of overall strategic policy instruments to address homelessness created the potential to improve outcomes for homeless people and to reduce homelessness over time, although this has not yet been fully realised.

The Provision of Homelessness Services – Continuities and Change within an Evolving Sector

The provision of homelessness services in Portugal has been characterised by a strong focus on the provision of non-housing focussed services (Pleace et al, 2019) within a predominantly 'housing ready' model, although in recent years there has been a rise in Housing First projects and programmes. Such a profile cannot be dissociated from predominant – and even official – definitions of homelessness, which shape the understanding of "what homelessness is" and of "what support should be provided".

Since the approval of the 2009 National Strategy, the official definition of homelessness has increasingly become a point of reference used at the local level (GIMAE/ENIPSSA, 2018). The definition is based on a narrow adoption of ETHOS categories, focusing on a relatively restricted group of situations that cover only rooflessness and some houselessness categories (including people living in rented rooms and hostels paid for by social services providers). Although both strategies have highlighted the importance of developing preventative services and identifying risk trajectories and conditions that may trigger homelessness (e.g., people living in refuges for women escaping domestic violence, people living temporarily with family and friends due to the lack of housing alternatives), the current definition still tends to perpetuate a specific image of homelessness which inevitably shapes, at least in part, the design and implementation of responses to homelessness in Portugal.

Homelessness service provision in Portugal has mostly been focused on providing for the basic needs of homeless persons, with an emphasis on the emergency side of assistance and on temporary support. This approach has been clearly embedded in a social welfare model that addresses homelessness mainly from a social exclusion perspective, rather than from a housing one. Social welfare support linked to promoting access to permanent housing solutions has always had an extremely limited scope (Baptista and O'Sullivan, 2008). NGOs (including charities) have constituted the bulk of homelessness service providers in Portugal with an increasing presence of municipalities playing an important role in the provision and funding of homelessness services.

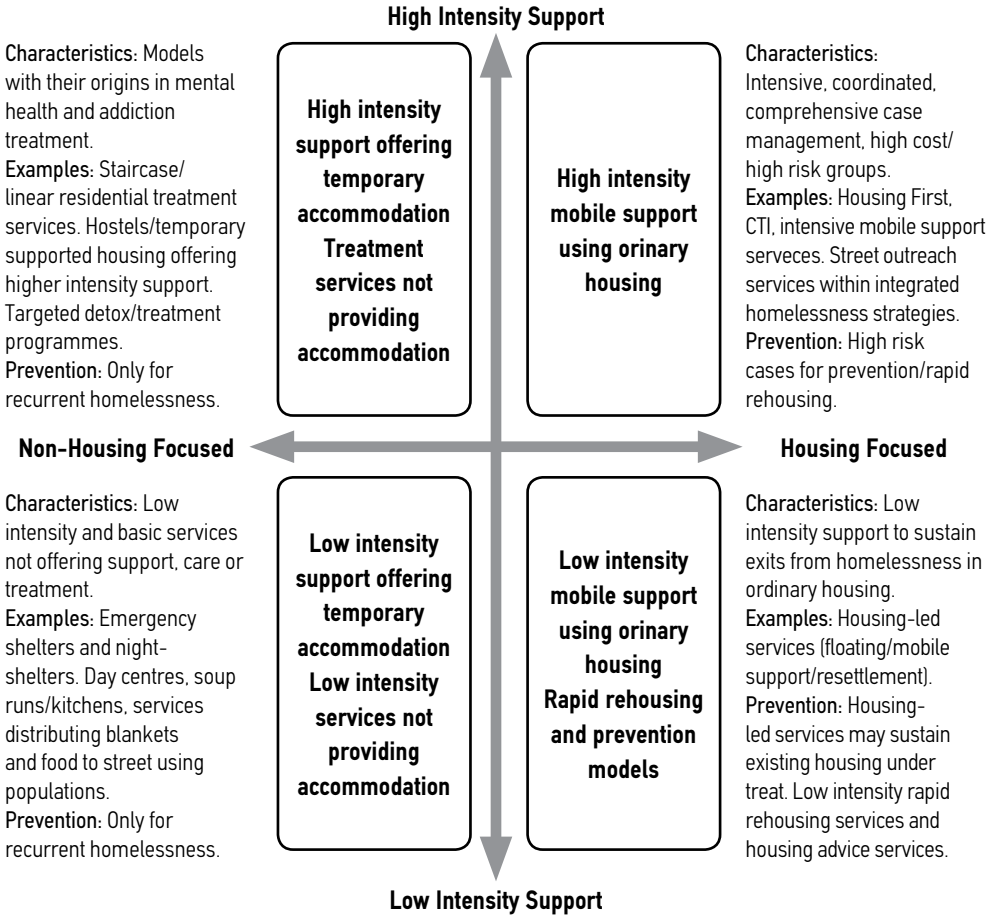
The adoption of a strategic approach to homelessness at the national level has prompted some progress in conceptual and policy guidance in the homelessness arena. The local level implementation of the national strategies – namely through the setting up of Local Homelessness

Units (NPISA)[3] – has contributed greatly to a strengthened cooperation between and integration of services among organisations and support workers within a traditionally fragmented and weakly organised homelessness sector.

These local units, which integrate both public and private actors, have gained increased responsibility with regard to planning and monitoring the provision of homelessness services, whereas responsibility for the provision (either direct or through commissioning) of homelessness services continues to lie heavily with NGOs and other private non-profit organisations.

A recent review of homelessness services in Europe (Pleace et al, 2019) has developed a European classification based on two main dimensions of the support provided: the housing or non-housing nature of the support and the intensity of such support. Figure 1 presents the typology proposed by the authors.

Figure 1. Typology of European Homelessness Services



Source: Pleace, N., Baptista, I., Benjaminsen, L. and Busch-Geertsema, V. (2018), *Homelessness Services in Europe*, Brussels: FEANTSA

3. In January 2021, the official site of the ENIPSSA identified a total of 24 NPISA operating in the whole territory. The NPISA are local platforms comprising all relevant public and private actors who have the responsibility to plan and operationalise all homelessness intervention within their local territory, in line with the strategy's orientations.

The use of the typology as a reference tool to better grasp the diversity of patterns in the provision of homelessness services in Europe has already proved helpful for comparing the nature of service provision across the continent. (Baptista and Marlier, 2019).

A closer look at the situation in the Southern EU countries shows that a staircase model of service provision prevails across Greece, Italy, Portugal and Spain with a predominance of low to medium non-housing focused support services. Some differences are nonetheless perceptible among the four countries. In Italy and Spain there is evidence of shifts occurring in service provision, as more intensive services are provided, together with access to permanent accommodation (housing focused support services). In Portugal, there is evidence of small-scale initiatives also providing housing-focused support services with access to permanent accommodation, which have recently been strengthened as a response to the impacts of the COVID crisis. Indeed, the central government has just announced that, as regards housing first model services and shared apartments projects, 300 new units have already been installed across the country[4].

Greece is the only country where such shifts are not yet apparent and where low to medium non-housing focused support seems to prevail among the provision of temporary accommodation services for homeless people (Baptista and Marlier, 2019).

Overall, the homelessness sector in Portugal has remained largely dominated by the presence of social support focussed services (non-housing low to medium support) concentrated on the provision of an array of non-residential support (e.g. day centres, outreach activities, access to food and personal hygiene services) and emergency accommodation. Support with access to temporary or permanent accommodation or preventative services still represents residual responses within the Portuguese homelessness sector (GTMA/ENIPSSA, 2020). Over the last decade, there has been an increasing development of housing-led (e.g., Housing First) services although still on a much smaller scale than in countries like Italy or even Spain (Pleace et al, 2019).

Recent developments in this area include the strengthening of the Lisbon Homelessness Municipal Plan, which foresees the expansion of 320 Housing First units (in addition to the existing 80) to be implemented by five new projects. The implementation of these projects was accelerated as a response to the pandemic with 260 housing first units already installed and 11 more in the shared apartments program[5].

Finally, the Portuguese Recovery and Resilience Plan (RRP) foresees the development of a structured and transversal response for people in need of emergency or transitional housing solutions. Portugal plans to invest 1.6 billion euros in housing, highlighting the goal of supporting 26,000 families by 2026. Among the investments to be made in the housing sector, the government mentions the National Urgent and Temporary Accommodation Exchange, with 186 million euros, through which a national stock of 2,130 emergency or reception/transition homes are to be created.

4. https://www.portugal.gov.pt/pt/gc22/comunicacao/noticia?i=governo-quer-alojar-1100-pessoas-em-situacao-de-sem-abrigo-ate-ao-final-de-2021
5. https://www.lisboa.pt/cidade/direitos-sociais/acao-social/pessoas-em-situacao-de-sem-abrigo

Methodology

The analysis of the role and functioning of the homelessness sector in Portugal, with a focus on the nature of the services provided, existing regulation, quality standards and relevant staffing issues will draw mainly on national evidence collected by the author for the annual comparative study of the European Observatory on Homelessness (EOH) between 2018 and 2020 on different aspects of the operation of the homelessness sector in Europe.

The evidence collected for the analysis of the national situation was based on a standardised questionnaire that aims to collect relevant available secondary data on the topic under analysis each year. Interviews were also conducted with relevant stakeholders (e.g., policy makers, organisational representatives, support workers, researchers) for the completion of the national questionnaires.

The analysis draws on the information collected for the three annual EOH comparative reports regarding the Portuguese situation, which covered three main topics:

- 2018 – patterns of homelessness service provision and existing legal regulations;
- 2019 – regulation and quality of homelessness services;
- 2020 – staffing practices in services for homeless people.

The contents of the three national questionnaires will be explored in detail throughout the next sections. The analysis of the national situation will be framed by the discussion provided in the previous sections, namely with regard to the impact of the overall strategic policy framework, i.e., the national homelessness strategy, on the operation of the homelessness sector. The development of the different features of homelessness service provision in Portugal will also be framed by elements of a comparative EU perspective, briefly outlined above. Whenever possible, specific comparative insights into the reality of other Southern European countries will be provided.

The final section providing a brief overview on the impact of COVID-19 on the operation of homelessness services will draw on the results of two standardised online questionnaires launched between May and June 2020. The aim was to collect information on how the sector was responding to the challenges brought about by the pandemic during its initial stage. The first online questionnaire was sent to all 22 NPISA (local homeless units) coordinators. A second questionnaire was sent to all NPISA partner organisations, to be completed by: a) the leaders of the organisations; b) professional workers directly working with homeless people; and c) volunteers. Sixteen NPISA coordinators responded to the first questionnaire, and 58 support workers/volunteers contributed to the second.

Understanding and Tackling Homelessness in Portugal: a Decisive Decade (2009-2020)

The drive for change opened up by the operationalisation at the local level of the national strategy's intervention principles and methodologies enhanced positive developments in the organisation and operation of homelessness service provision across the country. One important

area of development relates to the collection of data on the number of people experiencing homelessness (according to the national definition), which started to be registered on a regular basis across all municipalities in 2017.

This annual exercise, coordinated by the Monitoring and Evaluation Group of the ENIPSSA, prompted a fruitful discussion around the official ENIPSSA definition of homelessness, its categories and the challenges arising from the collection of data at the local level. Since 2017, an enhanced progress has been observed in the procedures used to collect the data at local level, particularly with regard to the increased integration of efforts among local organisations (within or outside NPISA structures), thus ensuring a greater consistency of the information.

The latest available data published in 2020[6], gathered by the monitoring group of the ENIPSSA(12) reveals a total of 7,107 people living in the two categories covered by the official homelessness definition, i.e. people living in rooflessness situations (2,767) and people living in houselessness situations (4,340), which includes people living in emergency and temporary accommodation and in private rooms and/or hostels paid for by social security services or other social support services. The bulk of the total homeless population, 72%, is concentrated in the two metropolitan areas of Lisbon and Porto. The comparison between the 2019 and the 2020[7] data collection for the same 249 municipalities that provided information shows that there was an increase of around 21% in the total homeless population between these two years. The houseless categories are responsible for the greatest increase registered during this period, particularly in the Centre region (131% increase) and in the Lisbon Metropolitan Area (28% increase).

According to the latest ENIPSSA report (12) by the end of 2019, 67% of those people identified in a situation of rough sleeping in mainland Portugal had been assigned a case manager worker. This coverage was 89% for those people living in the different categories[8] covered by the ENIPSSA definition (in 2014, only 45% of people in those two categories had been assigned a case manager worker) (ISS, 2107). These figures reflect a positive local response to one of the objectives of the national strategic orientations in the ENIPSSA regarding the need to improve the quality of existing support, namely by the adoption and mainstreaming of a case management approach in order to ensure that individuals' unique needs are addressed.

Another area of progress fostered by the adoption of the two national strategies is the increasing number of Local Homelessness Units (NPISA) established over the past years. Since the adoption of the first national homelessness strategy in 2009, the number of NPISA grew from a total of 13 to 24 in September 2020. The setting-up of these structures was one of the measures already included in the 2009 Strategy. NPISA are responsible for the local implementation of the national strategy's aims, based on local homelessness diagnoses and plans. These local governance structures are comprised of all the main local stakeholders (public and private) with planning and/or service delivery responsibilities in the homelessness arena.

6. Referring to 31 December 2019.

7. Referring respectively to data from 31 December 2018 and 31 December 2019.

8. These include: people living in temporary accommodation centres (including Social Security accommodation solutions of limited duration and with no access to long-term accommodation), specific accommodation for the homeless, and private rooms paid totally or partially by social services or other social welfare organisations.

Along with an increasing presence of these local integrated homelessness structures across the national territory, it is also important to note the progress achieved through their direct involvement within the central governance bodies of the national strategy responsible for planning and monitoring the strategy's implementation: currently, two representatives of the NPISA – elected on a rotating basis by the 24 local units – are part of the Executive Unit of the ENIPSSA.

This reinforced participation of the NPISA may contribute towards the more active involvement of their members, i.e., homelessness service providers (particularly NGOs and other non-public entities), at the level of the planning, coordination, regulation and evaluation of homelessness services, from which they have usually been disengaged over the years.

Nevertheless, it is fair to say that the design and implementation of social and housing policies in Portugal, including those directly pertaining to homelessness, continue to be characterised by a high degree of State centralisation, with a prominent role played by national public bodies (social services, housing and health) and local authorities (particularly in major urban areas). The regulation, monitoring and funding of homelessness service provision is almost exclusively the responsibility of public authorities (Baptista and Marlier, 2019).

The Operation of Homelessness Service Provision in Portugal

In general terms, the bulk of homelessness services in Portugal focus on the provision of transitional and temporary accommodation-based support, working within a 'housing-ready' model, along with a significant number of non-residential services. Housing-led approaches – including Housing First projects and programmes – have increasingly been implemented in different regions of the country, particularly in the greater Lisbon Area. Preventative services and measures are scarce, although preventing homelessness has been a declared goal of the National Homelessness Strategy since its earliest stages (Pleace et al, 2019).

The majority of homelessness services in Portugal fall under the remit of the social services legal framework which regulates service provision. Often, homelessness support is provided by NGOs and other social solidarity organizations (including charities) under commissioning from municipal or central state authorities (social security), through the establishment of cooperation agreements.

Cooperation agreements between the State and what are termed social solidarity institutions are also established by law and translate into specific commitments for the commissioning of services. Most homelessness services in operation within the national territory are funded and regulated under these cooperation agreements. Homelessness services can be more variable than other forms of service, which means that oversight must be flexible, adapting to the specifics of each agreement.

However, along with this formally established regulated sector, it is also possible to observe the presence of an unregulated sector offering support to homelessness people. These unregulated forms of support are not legally defined as 'services' and cannot be technically referred to as an unregulated 'service sector', because this does not have a specific, legal identity. For example, temporary accommodation provided through the provision of private rooms or hostel

accommodation is not considered a "service" and is not therefore subject to any quality control. Living standards in such premises are reported as being very low. Local charitable activity, such as the distribution of food, blankets and sleeping bags to people sleeping rough is also present in major cities and is often provided at the margins of any type of regulation.

Quality and Regulation of Homelessness Services

Overall, the operation of homelessness services falls under the remit of the legal framework for social services and has mandatory licensing procedures. These procedures establish a set of rules and conditions (e.g. conformity of facilities and equipment, opening hours, admissions criteria, types of services provided, rights and duties of users, staff qualifications and experience). Compliance with these conditions is overseen by the Institute for Social Security (ISS) and its various regional structures (Baptista and Coelho, 2019). An additional legal framework for the quality of homelessness services is the Resolution of the Council of Ministers approving the National Homelessness Strategy 2017-2023 (ENIPSSA). This document establishes specific guidance for the operation of support services, focusing on the adoption and development of an integrated intervention and support model.

The guidance and recommendations provided within the framework of the National Homelessness Strategy exert considerable influence over the quality of homelessness services, issuing good practice guidance to promote greater consistency in intervention practices and enhancing communication among services. For example, a specific training framework within the homelessness provision sector is defined alongside tools for identifying homelessness risk indicators, setting criteria for the establishment of local homelessness units (NPISA) and defining the requirements for people employed as case managers. However, it is important to note that there is no actual monitoring and evaluation of the implementation of good practice guidance at the level of service provision and, as guidance rather than regulation, these recommendations are not legally enforced.

There is a very limited evidence base for the quality of homelessness services in Portugal. The only evidence on the availability and quality of homelessness services relates to the operation of Housing First programmes. Several studies[9] have reported very good outcomes in relation to housing retaining rates and health and well-being outcomes. User satisfaction has also been positively reported by these internally run measurements.

However, supervision of services occurs via regular checks, at least once every two years and via priority inspections triggered by complaints or by problems identified during earlier inspections. These requirements are universal and legal sanctions, including fines, a temporary ban on operating and the closure of services are in place should standards be breached.

9. See, for example, "The role of perceived housing quality and perceived choice to recovery: An ecological perspective on a housing first program in Lisbon" available at: https://www.researchgate.net/publication/302779015_The_role_of_perceived_housing_quality_and_perceived_choice_to_recovery_An_ecological_perspective_on_a_housing_first_program_in_Lisbon

Staffing and Capacity Building within the Homelessness Sector

People working in the homelessness sector in Portugal – and in Europe – are often qualified individuals working in contexts in which in-work training is available. In Portugal, homelessness sector professionals usually have a university degree in social sciences such as social work, psychology, sociology, anthropology, or social education. Moreover, the criteria established by the financing public authorities (i.e. the ISS and larger municipalities) regarding the profile of staff to be financed under the outsourcing contracts, ensures that organizations do hire qualified staff. Even so, a wide range of formal qualifications is often seen as a challenge as this work is usually not framed by a clearly defined intervention model.

There are legal requirements for workers to complete a minimum number of training hours, although questions have been raised (Baptista and Coelho, 2020) around whether the level and nature of this training has the right focus and intensity. Indeed, training is available on topics that can be useful for intervention (immigration, addictions, mental health, social rights, etc.) but the lack of provision of training tailored to the roles that professionals perform is often reported as problematic: on the one hand, the heterogeneity of the population and the extreme difficulties to which it is subjected require specialization, while, on the other, the need to establish benchmarks for training for interventions in different types of services should also be stressed. The first training programme, specifically tailored for professionals in the homelessness sector, was implemented in February 2019 (currently in its 11th edition) by the National Strategy. This course, with a duration of 30 hours, is entitled 'Prevention, Intervention and Support for People in Homelessness Situations in Portugal'.

The need for teams to have the time and the space to engage in training and action is crucial for helping them to cope with the complexity of their everyday tasks. Training gaps around innovative ways to work with homeless people were identified (Baptista and Coelho, 2020), within a context where the focus on specific metrics made it difficult for some homelessness services to think strategically. This lack of strategic thinking is common among professionals, but also among the managing bodies of organizations. The former can often be too focused on the individual scope of their action rather than on a more systemic perspective on the support work, while the latter are focused on fulfilling contracts and on issues related to the financing of the organization's operation.

Supervision procedures tend to focus on the compliance with contract service agreements, with an emphasis on statistical measures of performance, rather than the daily staffing practices, staff working conditions, or the informational and emotional elements of providing support, i.e., the areas in which staff tend to be trained. Although the discourse around service evaluation has already permeated the sector, it remains very much focused on the use of process indicators (number of people, number of actions), rather than on assessing changes and the impact of the support work.

Lately, there has been a positive development with regard to the communication capacities of the organisations in the sector – which is important for raising public awareness – as well as in their lobbying capacity in the political arena. There is, however, still much to be done in

terms of fostering collaboration among homelessness service providers, which continue to work on an individual rather than on a collaborative basis. A promising initiative in this domain is the establishment of an informal National Housing First Network composed of 12 to 15 organizations which either deliver or are interested in delivering Housing First projects. The first Housing First Conference in Portugal took place in early 2021.

Responding to the COVID-19 Crisis – a Quick Snapshot

The COVID-19 pandemic has triggered changes in the responses to homelessness across Europe. The successive lockdowns and the need to protect people and contain the spread of the virus led to rapid responses from the homelessness sector in different ways. In Portugal, the main response to the pandemic was to significantly increase emergency shelter provision – 21 emergency collective accommodation spaces opened across the country, accommodating more than 500 persons[10] – and to extend the operation of existing emergency shelters (those that operated overnight moved to 24-hour operations). Housing First services have also been modified in various ways in order to facilitate people at heightened risk from the virus to shield at home, for example by providing food parcels, and allowing meetings between support workers and people using the services to take place outside and in other socially distanced forms.

Exceptional and temporary measures to respond to the COVID situation in Portugal in relation to housing were also introduced[11] during the first pandemic lockdown (all extended at least until the end of the first quarter of 2021 and, in some cases, until the end of the third quarter of 2021), including: the suspension of eviction and enforcement procedures[12]; the suspension of the termination of rental contracts during the pandemic5; a ban on terminating rental contracts due to arrears during the period of the state of emergency and the option to pay those rents in arrears during the 12 months following the end of the state of emergency in monthly instalments5; suspension of foreclosures on primary and permanent housing5; financial support for the payment of rent; and moratoria on the payment of mortgage instalments[13].

The results of an online survey held between May and June 2020 and targeting all NPISA coordinators and NPISA partner organizations provide interesting preliminary insights into some of the challenges facing the homelessness sector during these first critical months of the pandemic. These include:

- cooperation constraints in the provision of health services, particularly with the provision of mental health support which, as far as it was possible to ascertain, have still not been adequately responded to, as they also demonstrate pre-COVID-19 hindrances;

10. Between December 2017 and December 2019, the number of homeless people – defined as people sleeping rough and people in houseless situations who are using temporary accommodation facilities for the homeless and who have no access to long-term accommodation solutions – rose from 4,414 in 2017, to 6,044 in 2018 and 7,107 in 2019 in mainland Portugal.
11. Law 1/2020 of 19 March
12. Article 8 of Law 1-A/2020 of 19 March
13. Article 4 of Decree-Law 10-J/2020 of 26 March

- although there are no reliable data on mortality rates or infection prevalence among homeless people, more than one in every two support workers considered that the risk of COVID-19 transmission among the homeless population was high, whereas two in every five support workers assessed such a risk as medium;
- NPISA coordinators reported that almost all accommodation facilities had the ability to screen new admissions, to isolate infected users and to dispose of personal protective equipment/material (masks, disinfectant, etc.);
- worrying reports regarding the ability of accommodation services to test all users, including the fact that only half of the NPISA coordinators declared that the necessary conditions were in place to test all users, while a third of them claimed that no facility had such capacity.
- when asked about proposed improvements following the pandemic, the majority of NPISA coordinators cited the need to strengthen the implementation of programmes that aim at providing stable and individualised housing solutions.

Overall, Portugal was initially successful in containing infection among people experiencing homelessness and the homelessness sector responded promptly, with a number of interventions to ensure that people could be sheltered with increased operational guidance to increase safety and a strong commitment from the staff within homelessness services. However, it is still early to say whether these short-term responses to prevent and reduce homelessness will provoke any shift in policies and practices within the sector.

Conclusions and Discussion

The adoption in 2009 of the first national homelessness strategy (ENIPSA 2009-2015) was in line with EU developments for the adoption of overall strategic policy approaches to homelessness, which, at the same time, represented a policy breakthrough within the Southern European policy context. The official and formal recognition in Portugal of homeless people as a public deserving of a particular public policy also represented the adoption of a more active role by the state in the regulation of services addressing the needs of this population.

The adoption of the national strategy was also a foundational moment, as it officially established the concept of "homeless person" in Portugal, following European guidelines by adopting the ETHOS typology framework. This definition has been progressively adopted at the local level and has had a positive impact in terms of enabling monitoring efforts and promoting better communication within the sector. However, by focusing exclusively on a restricted set of situations covering only the rooflessness and houselessness categories (including people living in rented rooms and hostels paid for by social service providers), the adopted definition does not enhance the identification of risk situations, namely "hidden homelessness" situations and may also render invisible some categories of people and trajectories, such as those of homeless women or families.

Nonetheless, by enhancing the establishment of new governance structures - the creation of Local Homelessness Units (NPISA) – the strategy has also introduced positive dynamics for mobilising

local stakeholders to adopt policy agendas across the sector and for the implementation of more integrated services. The creation of the NPISA strengthened cooperation between organisations and was crucial for the cohesion of the sector in a particularly difficult period – following the 2008 crisis and the fiscal consolidation and austerity period – when the reorientation of the role of social policies by the new right-wing coalition government in practice froze the operationalisation of the Strategy. This political disinvestment was counteracted at the local level by the continuing implementation of the strategy's aims and the continuing operation of the NPISA units. Since then, these units – which integrate both public and private actors – have gained increased responsibility with regard to planning and monitoring the provision of homelessness services, although the provision (either direct or through commissioning) of homelessness services continues to be mostly the responsibility of NGOs and other private non-profit organisations.

Between 2016 and 2017, homelessness appeared once more in the public debate, strengthened by a decisive contribution from the newly elected socialist government and from the active engagement of other important stakeholders in the political arena (e.g., Members of Parliament, and the newly elected President of the Republic).

The second National Strategy (ENIPSSA 2017-2023), although in terms of its content it was practically a reissue of the previous one, emerged with a new ambition for ensuring effective territorial implementation and the provision of practical tools to achieve this. This conceptual change, coupled with the intensification of the public debate around the most adequate responses for the effective eradication of homelessness, may have somehow contributed to the growing visibility and popularity of Housing First programmes, particularly at the level of public opinion, thus creating a favourable context for stronger investment in housing-led responses.

Thus, by the end of 2019, the focus of supporting investment was significantly reinforced and targeted at the provision of more individualised responses, namely by expanding the case management approach, the implementation of Housing First services and the provision of shared apartments. In addition, Lisbon announced the strengthening of the budget initially foreseen for the Municipal Plan for the Integration of Homeless People, from approximately €5M to €14.5M, with about one third of the amount being allocated to the creation and reinforcement of housing-led solutions.

It should be stressed that the outbreak of the pandemic has had a positive impact in accelerating the implementation of these projects, particularly by refocusing the attention of the public and policy makers on the serious structural housing hindrances affecting Portugal, which previously did not often resonate in the homelessness policy debate.

Nonetheless, the regulation of the quality of homelessness services remains an area where there is room for improvement. The regulation of the majority of service provisions for homeless people falls under the remit of the legal framework for social services. Often, homelessness support is provided by NGOs and other social solidarity organisations (including charities) and is commissioned by municipal or central state authorities (social security), through the establishment of cooperation agreements. Although the discourse on the need to evaluate responses has permeated the sector, the actual practice is that quality regulation continues to be conducted in a non-specific way in this area, with a focus on compliance so as to process indicators (number of people, number of actions, etc.), rather than on assessing changes or evaluating the impact of the support work. Evidence-based information on the quality of homelessness services in Portugal remains scarce.

Financing entities may play a crucial role in this respect, e.g., by promoting quality services, both by contracting services that comply with the specific guidelines for the sector and that include outcome evaluation indicators and by promoting the outcome-oriented evaluation procedures, thus enabling the orientation of future funding investments towards evidence-based responses and services. Moreover, a lack of robust evidence-based mechanisms for assessing the implementation progress of the two Portuguese national strategies is, possibly, one of the main persistent hindrances.

The issue of the quality of services illustrates how the presence of the phenomenon in the public debate, although a necessary condition for the allocation of resources to the sector, is not a sufficient condition for an adequate and concerted allocation. At this level, it is important to recognise the crucial role of service providers. Although their priorities have necessarily been shaped by the commitments undertaken within the scope of the funding contracts, the paradigmatic case of the organisations developing housing first services shows their engagement in trying to actively participate in the development of policies for the sector or in channelling the resources and developing internal mechanisms to establish evidence-based practices.

Although there has been a positive development with regard to the organisational communication capacities of the homelessness sector – crucial in order to raise public awareness – there is still room for improvement of the lobbying capacity in the policy arena, particularly as regards the need to enhance collaboration among homelessness service providers. Indeed, the lack of strategic thinking is still common at the organisational level, which often translates into a persistent trend to focus, for example, on an organisation's individual scope of action or on the fulfilment of contracts, rather than on developing a collaborative approach that could magnify an integrated and shared vison from and for the homelessness sector.

References

Arapoglou, V. and Gounis, K. (2017), *Contested Landscapes of Poverty and Homelessness in Southern Europe. Reflections from Athens*, London: Palgrave Macmillan.

Baptista, I., Sullivan, C. (2008), "Evaluating the Effectiveness of Women's Refuges: A Multi-Country Approach to Model Development", *International Journal of Comparative and Applied Criminal Justice,* 32(2):291-308

Baptista, I. and O'Sullivan, E. (2008), "The Role of the State in Developing Homeless Strategies: Portugal and Ireland in Comparative Perspective, in *European Journal of Homelessness*, vol. 2, December 2008, pp. 25-43.

Baptista, I. (2009),"The Drafting of the Portuguese Homeless Strategy: An Insight into the Process from a Governance-Oriented Perspective", *European Journal of Homelessness*, 3: pp. 54-74.

Baptista, I. (2018), "The New Portuguese Homelessness Strategy: Recent Developments", in *European Journal of Homelessness*, 12(1), pp. 95-109

Baptista, I. and Coelho, M. (2019), *The Quality of Services for Homeless People – Questionnaire Portugal*, Lisbon. Internal Document

Baptista, I. and Marlier, E. (2019), "Fighting homelessness and housing exclusion in Europe: A study of national policies", *European Social Policy Network (ESPN)*, Brussels: European Commission.: https://ec.europa.eu/social/BlobServlet?docId=21629&langId=en

Baptista, I. and Coelho, M. (2020), *Staffing practice in services for homeless people – Questionnaire Portugal*, Lisbon. Internal Document

ENIPSA (2009), *Estratégia Nacional para a Integração de Pessoas de Sem-Abrigo ENIPSA 2009-2015* [National Strategy for the Integration of Homeless People], Lisbon: Institute for Social Security.

ENIPSSA (2017), *Estratégia Nacional para a Integração de Pessoas em Situação de Sem-Abrigo ENIPSSA 2017-2023* [National Strategy for the Integration of Homeless People], Lisbon: Institute for Social Security).

GIMAE/ENIPSSA (2018), *Inquérito aos conceitos utilizados e sistemas locais de informação – 2017* [Survey of concepts used and local information systems – 2017]. (Lisbon: Institute for Social Security).

GTMA/ENIPSSA (2020), *Inquérito Caracterização das Pessoas em Situação de Sem-Abrigo 31 de dezembro 2019* [Characterization Survey of Homeless People – December 31st 2019]. Lisbon: Institute for Social Security.

GIMAE/ENIPSSA (2020), *Relatório de Avaliação Intercalar | 2019 – Plano de Ação 2019-2020* [Interim Evaluation Report | Action Plan 2019-2020], Lisbon: Institute for Social Security.

Kourachanis, N. (2019), *Homelessness Policies in the Liberal and the Southern European Welfare Regimes: Ireland, Portugal, and Greece*, *Housing Policy Debate*, DOI: 10.1080/10511482.2019.1641733

ISS (2017), *Relatório de Avaliação da Estratégia Nacional para a Integração de Pessoas Sem-Abrigo 2009-2015: Prevenção, Intervenção e Acompanhamento* [ISS (2017), Evaluation Report on the National Strategy for the Integration of Homeless People 2009-2015: Prevention, Intervention and Follow-up] (Lisboa, Institute for Social Security). Available at: http://www.enipssa.pt/documents/10180/11876/Relat%C3%B3rio+de+avalia%C3%A7%C3%A3o+de+estrat%C3%A9gia+nacional+para+a+integra%C3%A7%C3%A3o+de+pessoas+sem-abrigo+2009-2015/045ba08e-df8c-4dd7-af6a-ab6da6354727

Jessoula, Matteo, Natili, Marcello, Pavolini, Emmanuele., Raitano, Michele. (2019), *ESPN Thematic Report on National strategies to fight homelessness and housing exclusion – Italy*, European Social Policy Network (ESPN), Brussels: European Commission.

Pleace, N., Baptista, I., Benjaminsen, L. and Busch-Geertsema, V. (2018), Homelessness Services in Europe, Brussels: FEANTSA: https://www.feantsaresearch.org/public/user/Observatory/Feantsa-Studies_08_v02[1].pdf

Pleace, N. and Baptista, I. (2019), *Housing First in Europe: An Overview of Implementation, Strategy and Fidelity,* Brussels, Housing First Europe Hub, available at: https://housingfirsteurope.eu/assets/files/2019/10/2019-10-10-HFinEurope_Full-Report2019_final.pdf

Rodríguez Cabrero, G., Marbán, V., Arriba, A. and Montserrat, J. (2019), *ESPN Thematic Report on National strategies to fight homelessness and housing exclusion* – Spain, European Social Policy Network (ESPN), Brussels: European Commission.

Housing Commodification in the Balkans: Serbia, Slovenia and Greece

Ana Vilenica[1], Tonia Katerini[2] and Maša Filipovič Hrast[3]

Abstract

In Balkans region, uneven development under global capitalism has led to significant differences in housing commodification patterns, related (social and housing) policy and associated inequalities. In this article we describe commodification patterns in Slovenia, Serbia and Greece by considering the diversity existing in the semiperiphery. We do this by comparing processes of privatisation of housing, development of the rental sector, strategies to homeownership and legal frameworks of protection of property and housing rights. We find some similarities in specific individual and familial commodification patterns and also pronounced inequalities but also semiperiphery diversity, which has been produced and maintained by the presence (or absence) of policies and state care provided for certain vulnerable groups. These diverse aspects arise from specific local, regional and global histories of housing struggles that mean the responses to them have varied. In this research, we show that Balkans semiperipheral territories must not be regarded as a passive background but as a landscape in which active agents participate in creating and transforming commodification patterns.

Keywords: semiperiphery, housing, commodification, Greece, Serbia, Slovenia

Introduction

Although housing is traditionally described as one of the least decommodified goods in the welfare state (Fahey and Norris, 2011), a trend is apparent of the ever greater commodification of housing. Housing is increasingly unaffordable to large numbers of people, while in many countries the social rented sector has stagnated and is negligible with homelessness on the rise and new speculative developments visible all around. Housing commodification is a global phenomenon. Nevertheless, it has taken different forms around the world. This unevenness has

1. Independent Researcher, Belgrade, Serbia.
2. Independent Researcher, Architect NTUA, Athens, Greece.
3. Associate Professor, Faculty of Social Sciences, University of Ljubljana, Ljubljana, Slovenia.

been often been made 'exotic' and 'oriental', such as in the narratives of the backward Balkans and the catching-up narratives created in advance to illustrate the difference and often inferiority of the countries in the Balkan region.

Recently, some researchers have offered world-systems theory as a framework that goes beyond these 'culturalisations' of housing issues by positioning the Balkan countries with respect to the dynamics of the world economy. While looking at Southern Europe (SE) as well as Central and Eastern Europe (CEE), Bence Kovac (2020) showed the benefits of applying world-systems theory to the area of housing and that it can explain structurally created differences. Still, world-systems theory has been regarded by some as deficient. The simplification entailed in the world-systems approach overlooks the big differences within the region (Wiest, 2012: 832) that are largely caused by the different ways housing has been commodified. Our aim with this research is to present the diversity in the region so as help overcome such limitations. In this paper, we focus on the commodification of housing in Slovenia, Serbia and Greece to reveal similarities and differences reflecting their different geopolitical positions along with specific local factors arising from various historical and current developments.

The article first discusses the housing commodification theory in relation to the semiperiphery status held by the region, before presenting in more detail three case studies of the dynamics of commodification of the housing sectors in Slovenia, Serbia and Greece. The conclusion discusses the differences and general characteristics of the housing situations on Balkans semiperiphery.

Housing Commodification on the Semiperiphery

In world-systems theory, the semiperiphery includes countries that are interdependent on countries of the centre and countries of the periphery of the world economy. The idea was first described by Immanuel Wallerstein (1974, 2002) and further explored by Giovanni Arrighi (1986). In world-systems theory, countries are organised in a hierarchical system according to the profitability of their products where the favourable production of the core depends on the periphery's disadvantaged position. The semiperiphery combines aspects of the core and periphery and makes the world economy more stable and less polarised. This idea of studying the international environment composed of three different strata has not gone uncontested. Namely, we are not the first to observe that the semiperiphery concept continues to be one of the most controversial of all in the world-systems morphology (Vieira, 2018: 10). Many authors have criticised the concept's vagueness and diffused nature (Louranco, 2005: 179), while others claim this perspective has lost its heuristic vitality since the world has changed (Lee, 2009). Even though one can extract some normative elements, many authors find it difficult to geographically locate the semiperiphery. Understanding the geographical concentration of the semiperiphery is made further complicated by the dynamic nature of semiperipheriality. While differences among regions are structurally created, they are not static, constantly changing along with the dynamics of the world economy (Arrighi, 1990: 26). Despite these conceptual complications, the tripartite global geography involved is still very useful for understanding contemporary circumstances.

The world-systems approach's greatest value in understanding the housing issue is that it shows the structural causes of differences between housing systems in core and semiperipheral countries (Kovats, 2020:4). The literature describes semiperipheral housing systems such as in CEE and SE but with little or no focus on systemic aspects. CEE housing systems are portrayed as being subject to the semiperiphery's inability to catch up with the advanced housing systems of more advanced core countries (see Tsenkova, 2009; Hededus and Tosics, 1996; Stephens, Lux and Sunega, 2015 etc.) and, in SE, as due to weak industrialisation (Allen et al., 2004). In his article "Is there a core–semiperiphery in housing?", Bence Kovats (2020) tested world-systems theory's applicability to housing theory by conducting hierarchical cluster analysis on indicators measuring various aspects of semiperipherality. Those aspects are semi-proletarianisation of the workforce, lax building regulations together with the commodification, de-commodification and familialism of housing. Parallel to this, he also examined the Southern European and Eastern and Central European housing systems (SE and SEE). His analysis confirms his initial assumption that countries clustered along the core semiperiphery divide share similar indicators, except for Ireland that bears greater similarity with the semiperiphery than the core which it otherwise structurally belongs to. In these analyses, CEE, SE and Ireland are shown to possess a higher level of semiproletarianisation, a lower level of both commodification and de-commodification of housing, greater familialism in housing provision, and a more lenient soft state.

To add to these discussions, in this article we focus on the aspect of housing commodification. Elements of commodification, such as property structure, are commonly held to be crucial for explaining different urban patterns (Bernt, 2016: 572). Yet, it is hard to exaggerate the significance of the mechanism of housing commodification for understanding housing inequalities. The commodification of housing is a process with a long history, from being a simple commodity to a complex financial technology holding significant effects for the world economy (Pattillo, 2013: 512). Housing commodification is the outcome of political, economic and legal decisions that support reliance on housing as a wealth-producing asset. The commodification of housing has both macro- and microhistorical roots, manifestations and consequences. In Kovats' study (2020) and previous research, housing commodification has been measured by the mortgage-to-GDP ratio and the average mortgage interest rate, denoting accessibility of mortgages as commodification. As Kovats shows, CEE and SE have differences in the mortgage-to-GDP ratio where SE is closer to northern Europe than to CEE, which for him is not surprising. Here he points to the temporary halting of mortgage lending and the mass privatisation of public housing units in the early 1990s that led to a high level of debt-free homeownership, a reason already stated in other research (Kovats, 2020: 8; see also Norris and Domański, 2009; Stephens et al., 2015). Nevertheless, Kovats reveals CEE is not lagging behind SE with respect to mortgage lending. This qualitative clustering approach also points to a stereotype that all CEE countries cluster along the classic post-socialist dividing line, which has proved not to be the truth (Kovats, 2020: 9). To evaluate these conclusions and understand the micro- and macro-historical roots of housing commodification, including their effects on current and future housing inequalities, they must be seen in the light of more contextual data as well as policy tendencies.

In Kovats' study (2020), Serbia, Slovenia and Greece are recognised as semiperipheral countries of Europe. While the three counties share some commodification pattern histories,

they also differ considerably. To show the diversity of Balkans semiperipheral housing regions, we provide a more detailed insight into the development of such patterns in these countries from a historical perspective and their subsequent effects for housing inequality. These should be viewed more as illustrative examples and not as an all-encompassing account of the housing processes related to commodification in Serbia, Slovenia and Greece.

Methodology

The selection of methods and countries for this study was shaped by several factors. Our aim was to show diversity of Balkans semiperiphery housing in order to overcome limits of regional approach which are reflected in regions homogenization. We chose the restricted number of countries with significant differences usually studied as part of different regions, South-East Europe (SEE), Southern Europe (SE) and Central Europe (CE), therefore allowing a more in depth and contextualized view of the housing patterns in the region. Our main axes of comparison was commodification of housing as a process which indicates the relationship between exchange and use value of housing. Housing commodification is a path dependent process and that's why we study housing commodification in Serbia, Slovenia and Greece in historical perspective. As it was already shown, commodification of housing process provides an important element in explaining changing housing relations (Forrest and Williams, 1984) relevant for assessing housing inequalities in Balkans semiperiphery.

The main points of comparison included as important to understand this process were: 1) denationalisation and privatisation of housing, 2) development of the rental sector in general and social rental sector in particular, 3) strategies to homeownership and role of financial instruments as well as the role of informal instruments, such as family support, and 4) legal frameworks of protection of property and housing rights. The research presented here forms part of ongoing research on housing in Slovenia, Serbia and Greece which the three authors have been undertaking in the last 10 years. It is based on three main types of material. The first is collected from written sources, such as national and international legislation, reports produced and published by international, state and civil sector organisations, and existing academic research on national situations in housing.

Serbia

To understand housing commodification patterns in Serbia, we must look at the social, political, and economic effects of the transformation since socialist experiment, and specific aspects of peripheral or dependant financialization (Vilenica et al., forthcoming). Local commodification patterns stem from the pre-WWII housing property relations, the 1945–1989 (non-aligned) housing modernisation project, the rapid privatisation of housing in the 1990s, other 'transitional' housing forms of privatisation, informal housing commodification paths, and particular forms of housing financialisation. These commodification patterns have produced complex intersecting, interlocking, intermeshing inequalities (see Belle, 2020).

The privatisation of housing in Serbia was not an entirely neoliberal process. Like other former 'socialist' countries, it started with a neo-patrimonial 'give away' privatisation to tenents in the early 1990s, which discouraged globally powerful players from entering the housing market (Olt and Csizmady, 2020). To allow privatisation to happen, the innovative Yugoslav form of *societal property* – a property without a proprietor – had to be ended by legally turning it into state property.[4] The right to buy was first defined in the Law on Housing Relations of 1990. As Mina Petrović noted, this law is responsible for confusion between the right to housing, rights of occupancy, recognition of the right to private property over nationalised property, and recognition of the right to buy (Petrović, 2004: 151). The basis for mass privatisation was given by the Housing Law of 1992. This law enabled a further reduction of the redemption price based on social status. Nevertheless, this process did not prevent crystallisation of the inequalities that had already formed in socialism. Those who by this time had no acquired the right to a protected tenancy were neglected in the process. The privatisation of more than 90% of the housing stock of society was further assisted by hyperinflation. This process was used by governing structures to create the illusion of the properness of the property transformation. Privatisation drastically reduced the housing in the public sector and along with that the housing social protection measures. This led to increased informal construction and saw the informal rental housing sector expand.[5]

In the 2000s, Serbia experienced a quick increase in household debt levels, especially as concerned housing due to the individualisation of responsibility for home provision by the state. Housing has played a key role in household financialisation and there is a co-constitutive relationship between the housing financialisation and the new social and spatial inequalities in Serbia. Together with other post-socialist countries, Serbia has been a site for particular instantiations of financialised household lending that has promoted flows of capital across the

4. There was an organised effort to introduce historically new types of housing relations in YU with new types of property, societal property and a democratic self-management structure (after the 1950s). Pursuant to the Housing Act of 1959, funds for housing construction were arranged in which shares of personal income and the surplus from industrial production were merged. The right to housing was guaranteed by law as the right to a protected tenancy (*stanarsko pravo*). The Yugoslav housing system had its own contradictions and inequalities that were followed by a chronic lack of housing (Archer, 2017). Informal self-building was also tolerated in YU as a 'temporary' solution to the absence of societal housing for the growing urban population. Individual property continued to exist in YU parallel to the new form of property relations. After WWII, initial partial nationalisation of the housing stock was performed in the cities (Law on Nationalisation, 1958). Nevertheless, during the 1980s social property in housing in Belgrade barely exceeded 50% of the overall housing stock (Vujović, 1987:97, quoted in: Archer, 2016:10).

5. One area the two mentioned laws failed to regulate was the process of restitution. Restitution is the reprivatisation of housing assets that had been nationalised, expropriated or confiscated after WWII. The Law on the Return of Confiscated Property and Compensation was only passed in 2011. By 2019, according to the director of the Agency for Restitution, 997 flats, 1,058 buildings, in total making 6,706 spaces accounting for 506,000 square metres of area had been restituted, including 435 hectares of undeveloped urban construction land (see Politika 17.11.2019). The process of restitution saw many people suddenly finding themselves in another person's home, even though the displaced person had been living there for 30 years or more (Vilenica forthcoming). This way of establishing the new 'property justice' was not accompanied by the timely solutions for the tenants previously protected by the state. This has created a situation in which the right to private property is directly opposed to the right to a home. Although the Housing Law of 2016 promises to compensate the formerly protected tenants with suitable replacement apartments, the situation of these tenants today remains unresolved.

border and conversion between monetary forms (Mikuš, 2019). This peripheral form of housing financialisation has been based on foreign, mostly European, banks' lending money at higher interest rates. Like elsewhere in Eastern Europe (EE) countries banks offered housing loans in foreign currencies at interest rates below those in the local currency for which the exchange risk was assumed by the debtor. Such loans indexed in Swiss francs proved to be especially toxic when by 2015 the exchange rate skyrocketed, seeing instalments increase by 250% (Vilenica et al., forthcoming). Hundreds of thousands of people accumulated unpayable debt. In 2019, the government enacted a *Lex specialis* that may be seen as a concession to the banks since the government committed to financing a large sum for the banks' losses.

As Brody and Posfai noted, the structure of lending has changed since 2015 to become more strictly regulated and targeted as a result of a middle-class with a stable income. Yet, consumer loans and personal loans increased in the aftermath of the global financial crisis as an engine of growth during times of the austerity measures on the periphery followed by capital disinvestment made by the core countries (Brody and Posfai, 2020: 5). The poorly developed social protection system in Serbia pushed many to ask for help from the banks. People have taken out loans to buy basics, pay bills, repay existing debts as well as to start a small business. In Serbia, one must guarantee a loan with all of one's assets, including one's only home. This means homes may be lost due to non-repayment of funds borrowed from the bank or for unpaid bills. The current wave of evictions in Serbia is due to privatisation of the eviction protocol and the introduction of new actors – public (-private) bailiffs – in 2016 in an attempt to resolve the problems of the low level of enforcement of court verdicts. These changes form some of the structural adjustments imposed by the EU as part of the process of the country becoming a member state. One of the biggest problems is that the public bailiffs act as private companies that profit of off their clients. Public bailiffs are creating a public image that evictions are the result of court decisions and the debts people have accumulated. Evictions are thereby represented as just punishment for the irresponsible behaviour of citizens.[6]

Another significant pattern of commodification in Serbia is informal construction, with a particular set of laws which allowed this to occur (Seklulić, 2012) as its definitions leave room for different applications and interpretations. Informal construction took on the role of housing production in the 1990s, with 43% of new housing objects said to be have been built without permission by 2017 (Savković, 2020). This has made space for extreme precarity for potential buyers that stems from different forms of a misdeeds and even criminal acts such as selling one's flat to multiple owners. 'Extralegal construction' (Seklulić, 2012) has not only been used by individuals and local investors, but been instrumentalised in state-led projects like the mega project Belgrade Waterfront that is being realised in a public–private partnership with the United Arad Emirates and that includes thousands of unaffordable housing units. In the construction process, the strategy 'act first, then legalise' was used. The General Urban Plan

6. There is a principle of proportionality in the Law on Enforcement and Security, which means the executor must take care not to damage the debtor. However, if the debtor has nothing other than the home, this principle does not save them from losing their home. Those who are unable to take out a loan from a bank often borrow from loan sharks. These loan sharks create contracts for the loans and often they use valuable assets of the debtor such as a house or apartment as collateral. While this practice is forbidden by law in Serbia, it is very difficult to prove in court.

of Belgrade was simply amended to fit the project and *Lex specialis* was introduced to legalise the expropriation of land that would otherwise be impossible. Nevertheless, not everything that was built was presented in the urban plan. Luxury restaurant Savanova, for example, from temporary structure (with temporary permit) in a month time became firm object with concrete foundation (see Savković, 2020: 50)[7].

The commodification of housing goes hand in hand with state mechanisms that largely guarantee housing security in the case of private property in a setting of the absence of legislation and a practice of protecting tenants holding other housing statuses (see the similarities with Croatia in Marčetić, 2020). These patterns have created residualised and unaffordable 'social housing' and informal rental sectors where homes are rented under informal agreements without protection of the tenants.[8]

The primacy of commodification over the right to housing is very visible in the reactions of the decision-making elite in Serbia to the pandemic. At the onset of the pandemic in 2020, two main measures directly related to housing were introduced. These were a moratorium on mortgage payments in the form of a 3-month break on instalment payments that was made possible by the National Bank of Serbia, and a recommendation to the Chamber of Public Bailiffs by the Ministry of Justice that paused evictions across the state as an exception. While these measures had some effect on easing hardship, their key role was to maintain the basic infrastructure that allows for the exchange value of housing to be a pivotal axis of capitalist circulation.

Still, not all have been affected by commodification patterns in Serbia in the same way. Many social groups have fundamental difficulty keeping or providing housing due to specificities in housing commodification. Race is very much a housing issue and an axis of exclusion due to commodification patterns in Serbia[9]. The widespread housing commodification has affected

7. In parallel with the described deregulation, on election night (April 24, 2016) a group of masked men blocked Hercegovačka Street in Savamala neighborhood and used bulldozer to illegally demolish the facilities of the private companies Iskra, Transport Peroni and the Sava Express restaurant. There is a reasonable doubt that this act is related to meeting the deadline for preparing the terrain for the Waterfront project that was performed as a warning to all those that refuse compensation by the state (see *Waterfront: a post-Ottoman post-socialist story*, film by Miloš Jovanović and KURS). Five years later the investigation is still ongoing.

8. According to the Social Housing Act of 2009, anyone unable to resolve their housing needs in the market is entitled to social housing. Still, only a small percentage have been able to claim this right by applying for public housing, given that it accounts for less than 1% of the total housing stock in the country. There is no official estimate of how many people in Serbia need social housing, yet thanks to EUROSTAT data we know that more than half the population in Serbia is living in overcrowded houses, which for more than 71% of households housing expenditure poses a great burden; and 70% would be eligible to claim help from the state according to EU standards (Eurostat, 2019). The current Housing Act (Law on Housing and Building Maintenance SGRS 105/2016 and 9/2020) of 2016 sought to regulate the maintenance of the privatised building block instead of putting more emphasis on housing needs. The relativisation of social housing in this law is visible in the very language of the legislators who abolished the term *social housing* and introduced the term *housing support* instead. A significant number of social housing tenants in Serbia is burdened by considerable household debt that has built up due to the high costs of utilities. These tenants now face eviction because they are unable to repay this illegitimate debt that has accumulated over the years (Vilenica, 2019).

9. Roma people have been seriously affected by the 1990s' housing privatisation due to low income and the lack of means to exercise the right to buy. Many Roma moved to informal settlements, which became a new site of state- and capital-led violence. A significant number of Roma also report injustices related to the restitution process.

women particularly strongly[10]. Migrants and asylum-seekers in Serbia are in especially difficult situations with no right to housing at all besides the collective accommodation in a state-run camp (Stojić-Mitrović and Vilenica, 2019)[11].

There has been an energetic housing movement in Serbia (Vilenica, 2017) that has emerged in reaction to above-mentioned patterns of commodification. People have been self-organising over the last 20 years to resist the privatisation processes, the 'semiperipheral financialisation', household debt, energy-related impoverishment, including issues associated with unaffordable social housing, evictions as well as housing alternatives[12]. However, notwithstanding the critical importance of housing infrastructure that has come to the fore especially during the Covid-19 pandemic, the de-commodification of housing is still not on the political agenda in Serbia.

Slovenia

As is characteristic of the region, the commodification of housing in Slovenia is most prominent in the large-scale privatisation of public housing in 1991 following the country's independence. Privatisation has meant the sale of dwellings below market prices to sitting tenants, often creating further inequalities, as not all could afford to buy these dwellings despite the lower price, and the proceeds have mainly not been invested back into the housing sector (Stanovnik, 1992; Sendi, 2007; Mandič, 2007). As Mandič (2007) stresses, the social function of a dwelling holds no important place in Slovenian housing policy and was subjected to the economic goals and economic function of the housing during the transition, while attention to the social aspects of housing has constantly lagged behind other more economic aspects.

The current housing structure indicates that homeownership predominates as the share of homeowners has been around 75% over the last decade (Eurostat, 2021). The share of households with a mortgage is relatively small. Despite having a small number of owners with a mortgage compared to the EU average, there was a significant rise in the share of owners with a mortgage from 1.5% in 2006 to 12.7% in 2019 (Eurostat 2021). The increase in households holding a mortgage potentially indicates that a bigger share of the population is at risk of eviction due to arears and also the growing presence of market-based resources in the housing

10. This reflects their generally worse economic situations related to their weaker positions in the labour market. In Serbia, a woman is also less likely to be a homeowner than a man. Issues related to abuse and violence against women are interconnected with housing commodification patterns. Women cannot often step out from an abusive relationship because they cannot obtain secure housing.

11. This makes them particularly vulnerable to state and police violence in the unregulated housing rental sector where some of them reside for shorter periods.

12. In 2017, a new anti-eviction housing movement arose in response to a wave of evictions (Vilenica, Mentus, Ristić, forthcoming; Vilenica, Šljivar, Mentus, Murić 2020). By using direct action as a tool for resistance and taking part in public debates about housing, debt and eviction, the movement has managed to reconfigure the public narratives about housing. Representatives of the movement have attacked hegemonic natives about the right to private property as an inviolable right and numerous times pointed out that a just society will be impossible in the future without the right to a home. The landscape of the housing movement in Serbia has long been fragmented although there have recently been some attempts to bring the different initiatives together, such as the very new Movement for Housing Justice that gathers together different housing NGOs and grassroot initiatives in the struggle for the decommodification of housing.

sector. Yet, as research shows, family resources (in the forms of land, financial support, and long cohabitation) also remain highly relevant for Slovenian households for obtaining housing (Cirman, 2006; Mandič, 2008). This is also illustrated by the large share of 'users' of housing, who live in housing owned by someone in exchange for low or no rent, and the fact the share of such households in Slovenia is higher than in the non-profit and non-profit rental sector combined, which demonstrates the important reliance on family support for housing (Mandič, 2007, 29). Housing accommodation as a service is therefore highly familialised, which however can lead to poorer housing outcomes (see Fahey and Norris, 2011; Norris and Domanski, 2014).

The building of housing has generally stagnated while the high demand has seen housing prices rise (see Cirman, 2007), meaning even more difficult access to housing for vulnerable groups. Some attention to the difficulty of entering the housing market was paid by the National Housing Fund (NFF). This was done through mechanisms like housing subsidies and support for specific housing saving schemes, and since 2001 also the NFF building housing for the market and selling it at below-market prices (Cirman, 2007). With this latter instrument, some vulnerable groups have been listed among priority groups, such as families with children and handicapped. Yet, as household income was not part of the criteria this mechanism did little to alleviate the housing need of most vulnerable groups in society (see Filipovič Hrast, 2007). The focus on support to move into homeownership for those not yet homeowners and have difficulty obtaining their dwelling in a homeownership society may be labelled as 'state intervention for social purpose' (Fahey and Norris, 2011). Still, we can observe in these established mechanisms a relatively commodified approach to housing, with a focus on provision of housing for the market and for those with means to buy.

An important aspect of the commodification of housing is the shrinking social rental sector. The legal obligation to develop the social housing sector is the responsibility of the municipalities. Despite the planned development of the social housing sector, its development has been slow, with the municipalities responsible facing various problems in financing and advancing this sector, in turn producing long waiting lists (National Housing Fund, 2017; MOL 2017). Therefore, the share held by the social rented housing sector remains very small at around 6% (Pittini, 2019). However, the legal protection of tenants in the social rented sector is the most robust and clearly defined in the Housing Act of 2003. The process of terminating a contract is highly regulated and, as local case studies (for the largest municipality in Slovenia) indicate, the number of actual evictions is much lower than the number of claims made for termination of a tenancy contract, eviction and repayment of debt, with quite long court proceedings (Filipovič Hrast, 2018). Rent subsidies are available to those in the rental sector, which is an important measure that alleviates access to housing for the most vulnerable.

Another important development in Slovenia that may be seen as part of the commodification of the housing was the return of the previously nationalised dwellings to their former owners (i.e. dwellings restituted to their previous owners after they were nationalised during socialism), known as 'denationalisation'. Those living in denationalised dwellings have a special protected tenancy. The rental agreements of tenants in restituted dwellings are for non-profit rent and permanent in nature, which means the new owners have no use of the returned property and are therefore not interested in continuing the contract, which can produce conflicts between renters and tenants.

Tenancy in denationalised apartments is regulated by the Housing Act of 2003. However, the status of tenants in denationalised dwellings has been deteriorating, with amendments to legislation and poorer tenant protection along with an increase in rent. FEANTSA (European Federation of National Organisations Working with the Homeless) filed a complaint against Slovenia that targeted the less stable housing security of 13,000 tenants of denationalised dwellings. An ECSR decision in February 2010 held that Slovenia had violated the rights of tenants in denationalised dwellings and emphasised the precarious position held by sitting tenants.

The last aspect of the low level of the decommodification of housing is shown by the attention of housing policy given to the most vulnerable groups in society with little or no attachment to the housing market. In Slovenia, this social part of housing policy is poorly developed. Homelessness has traditionally been primarily framed within social policy and as part of national social protection strategies and programmes, while little attention to housing vulnerability has been paid in the housing policy documents. The national housing policy has been slow to develop, with national housing programmes far between. Although acknowledging some basic right to housing, the government has adopted the goals, but done little (Sendi, 2007: 167). For example, the most recent housing policy document the Resolution on National Housing Programme 2015–2025 only to a limited extent notes the problem of the most vulnerable groups, yet it does generally deal with housing accessibility and strengthening of the rental sector. Some recognition is evident in the plan to share responsibility for emergency housing between municipalities and the National Housing Fund. However, since this resolution was adopted no significant changes have been made in this area, indicating the large implementation gap characteristic of many CEE countries in the area of housing (see Hegedus, 2011).

Due to the Covid-19 pandemic in Slovenia, there has been a temporary ban on eviction procedures, but otherwise no specific protection of housing rights has been established. aFor those in the social rented sector, however, the existing legislation already provides some protection against eviction in extreme unforeseen circumstances, such as unexpected loss of job, natural disasters and similar circumstances (Article 104 of the Housing Act 2003), and specific support for payment of housing cost is available, therefore offering some help in sudden financial difficulties that families might find themselves during the pandemic

The advocacy of housing rights and the most vulnerable groups relative to housing is present in Slovenia within the NGO sector, with various national networks (e.g. a network of organisations that works on spatial policies). An important part in developing this sector was linking the organisations that work with homeless people within the umbrella organisation and the sharing of experiences, e.g. in the congress of homeless that is organised yearly. Still, a more significant breakthrough in housing rights protection has not happened despite the efforts of the NGOs, due perhaps to the persistent lack of decision-makers' interest in this topic. Moreover, the position of NGOs in Slovenia is not perceived to be very strong, partly due to low professionalisation of the sector (see Rakar and Deželan, 2016). There seems to be a lack of research, of organisation and of a convincing narrative that would increase public attention to the issue of housing and housing vulnerability (Filipovič Hrast, 2019). One recent initiative in this area is the Housing for All project (led by the Institute for Spatial Policies), financed by the relevant ministries, that aims to implement advocacy campaigns for changing the housing policy.

Greece

From the 1950s up until the recent crisis, the housing problem in Greece was 'solved' by the strategies of individual families. Post-WWII urbanisation increased the demand for housing. The Greek state, but also the directives of the Marshall Plan, was to use the traditional culture of self-housing – mostly coming from the Greek agricultural sector – as a basis for the commodification of housing (Kalfa, 2019: 12). In this period, thousands of people moved from the periphery to the big city because of the civil war and the devastation of the space for agriculture, with their initial approach being to reproduce the model of the individual family house. Especially for the poorest of the working class, this was carried out by way of the construction of illegal houses. The state's intervention in the housing problem was to fully promote the private construction sector. Through a system not very common across Europe, small land properties were used by small or bigger construction companies to build multi-storey houses by giving the landowner a number of the flats involved (typically 20%-40%). The very low taxation on the housing companies also supported this dynamic. This mechanism saw the enormous production of houses at affordable prices and created a strong housing market that was a leading sector in the Greek economy. At the same time, the social housing policies covered a minimum share of needs (max. 3%). The state workers' housing organisation (OWH) (which was closed as a demand made in the first memorandum which was imposed on Greece et al. - 2011) constructed these houses mostly using money that came from funds withheld from all worker salaries. The houses were distributed free of charge to the financially weak or they were given on interest-free loans to those with higher salaries (Koukoura, 2015).

Since 1990, the financial approach to housing needs has altered a lot due to the new bank policies. With large advertising campaigns, banks introduced mortgages to the market. The widespread use of loans doubled over a few years and in many cases real-estate prices tripled. Thus, by the time of the financial crisis in 2010, Greece had a level of home ownership of 85% (Data from ELSTAT). Within a decade, this figure has dropped to 74%, (Eurostat, 2016) with three main reasons for this change. The fact that many homes have been sold to allow the survival of their occupants, or been lost at auctions due to unpaid loans, but also the fact that the younger generations are no longer looking to own a home as neither saving to buy a home is possible due to the low incomes, nor is borrowing working because of the banking system crisis coupled with the fear of the experience of indebted households in the previous period. The model of individualised patterns of housing commodification that has worked for 60 years now is retreating.

Therefore, we can say that Greece today faces an increased housing problem. More than 150,000 households are over-indebted to the banks (Special Secretariat for Private Debt Management, 2018) and face the problem of auctioning and eviction from their homes. In the last decade, over-indebted household laws have become increasingly stricter, reducing the safeguards of the first home. The new bankruptcy law passed in parliament in October 2020 does not give any possibility of protection of the first and only residence and its main concern is to look after the interests of the banks. Simultaneously, more than 1,000,000 people have debts with public and credit institutions, the non-servicing of which is also posing a threat to them losing their (Independent public revenue authority, 2021)

At the same time and as the demand for rental housing is rising, the big entry of short-term rentals (such as Airbnb) in Greece has triggered a dramatic hike in rents, especially in cities of tourist interest. In Greece, apart from a short-term lease taxation policy, there are no measures to control the spread of Airbnb. The legal framework for the protection of tenants is also very weak, while the tenant movement, precisely because of the previous situation of high homeownership, is only just beginning (Balabanidis et al., 2019).

A special but not secondary issue with housing in Greece concerns housing for immigrants and refugees. Deficit policies and miserable conditions are the key features. Over 60,000 are living in tents or containers in camps. As Kourachanis (2018) states: "Staying in tents suggests much more than a poor housing situation that violates human rights. It works as a means of repelling new refugee flows, as, if they manage not to drown in the waters of the Aegean, they will live in conditions identical to those of death". The UNHCR programmes that support housing needs for some refugees demanding asylum have been reduced by 20% in the last year and many refugees who took the asylum status, they were evicted the last 2 years. Especially in the Covid-19 pandemic context, hundreds of refugees may be found sick in camps with minimal healthcare.

In the face of all these emerging housing issues, state and local government policies are virtually non-existent and consist of degrading rental allowances (EUR 70–150) which are only eligible for people living in extreme poverty. For one person with a personal income of less than EUR 580 per month, the support is EUR 70 per month whereas the cheapest single-room house costs EUR 200[13].

At first glance, it seems this is all a result of the recent crisis in Greece, which assumed more dramatic features upon the imposition of the austerity policies through the three memoranda, which are continuing and will continue for many years (Kouzis and Dimoulas, 2018). However, because a crisis is often an opportunity for speculation, it is obvious that today's transformations are taking place in favour of capital, which, as mentioned at the start of this section, are radically changing the housing situation in Greece (Kourachanis, 2020).

Banks and large funds are amassing the properties being sold at auctions but also the thousands of unused properties because of the crisis, properties that are sold in the market, many of which are converted for Airbnb purposes or used to obtain the 'Golden Visa'. Greece offers citizens outside the EU the ability to take the EU Visa if they buy a house costing more than EUR 250,000. It is the lowest investment in Europe needed for obtaining a visa, explaining the great demand for real estate. We may thus expect that the gentrification strategies which failed in previous decades, as small ownership did not favour space control and central planning, will today, also assisted by changes in urban laws, become possible with the large concentration of buildings in the hands of the banks and real-estate companies as we have seen from the field research we have done as a Joint Initiative against Auctions.

The Covid-19 pandemic has increased the housing problems in many ways. The most important is that thousands of people have lost their jobs and only a small share of them have state support. Anyone working in an undeclared job, the long-term unemployed, the self-employed with small jobs/shops etc have run out of any kind of support. This situation is increasing the number of indebted people, people who cannot afford rent and basic energy needs. The government is

13. See opeka.gr

taking very few measures to protect the housing rights and only for those people who can prove they have been affected by the pandemic. This is not the case for everyone who was having economic difficulties before the arrival of Covid-19.

We should note here that although the European Recovery Fund includes actions for housing support, in the context of reducing the economic and social impact of the pandemic (as described in the presentation of the recovery mechanism) the Greek government does not have any plans/proposals for the housing sector. This is not simply an omission but a very concrete choice by the state to not interfere in the benefits of the capitalist market in the housing sector. And this choice is characteristic of our semiperipheral, low productive economy where the construction sector remains very strong and financial capital and the bank system are dictating the rules.

In this context, the movement for housing rights in Greece is preparing for struggles for the period after the Covid-19 pandemic and the occasional suspension of payment orders (banks, taxations, bills etc.) has come to an end. During the last few years, the housing movements have focusing on protection of the living house of indebted people and the housing needs of migrants and refugees. Many empty buildings were occupied between 2015 and 2018, but all except one have been evacuated the last 2 years. In the last 3 years, we have seen a growing tenant movement because of rent increases due to short-term leases (Katerini, 2019).

By the end of June 2021, we expect a big wave of auctions (as already announced on e-platforms) and the associated evictions that will follow. During the pandemic, we have had an opportunity to acknowledge how important it is for people's lives to have a proper house. The movements should not step back from demanding the establishment of the right to housing and strong financial support for the housing costs of people with, low or no income, native people and migrants, and for new programme for social and public housing. At the same time, we are working to support everyone in danger of auctions and evictions trying to stop them (in some cases already successfully). In a more strategic perspective, it is important to take those actions that help gradually stop the roof over one's head from being a commodity and a means of enrichment. Self-managed cooperative social housing programmes are at centre of interest with their focus on the reuse and social appropriation of thousands of vacant properties.

Conclusions

What these illustrative examples all show is that there is significant *semiperiphery diversity* in housing commodification patterns. These patterns differ partly due to these countries' different commodification histories and geopolitical dynamic positions with respect to the EU and its core countries. If we borrow the terminology used by Ruvalcaba (2020), for instance, we may speak about the "high or strong semiperiphery", or the "low or week semiperiphery". We need to look deeper into the relationship among housing core, periphery and semiperiphery to further develop this potential theoretical approach. For now, we can only share the provisional conclusions based on our three illustrative case studies.

We identified five common points while talking about diversity in the semiperiphery housing, with most pronounced individual/familial commodification patterns, marketisation of housing, and

production of inequalities with housing commodification. Furthermore, it also seems that during the Covid-19 pandemic there was a reproduction of the status quo, and some commonalities are also found in movements and civil society organisations as new agents of de-commodification. Despite the commonalities there was also significant diversity, which has been produced and maintained by the presence (or absence) of policies and state care in general within the housing sector and in particular for certain vulnerable groups. Semiperipheral territories must not be regarded as a passive background but as a landscape in which active agents participate in creating and transforming commodification patterns.

A common element of the housing commodification patterns is the individualisation or familialisation of commodification patterns that preceded financialisation. Serbia and Slovenia share the same Yugoslav housing heritage, one interrupted by the rapid and mass privatisation of societal flats and houses to individual users. Greece has a long history of mass individual ways of solving housing needs outside the welfare state during and since the 1950s. All three countries have continued to pursue the same logic while the (semi)peripheral financialisation of housing has entered the scene. In Serbia and Greece, this has led to households' being overindebted and, in many cases, to 'domicide' by auctions and foreclosures. In Serbia, selling one's home has become a way for repaying all sorts of debt, from household debt to different micro-loans.

In all three countries, the housing market has been presented as a primary way of providing a home and all have relatively low share of public housing. Due to the loss of homes the private rental sector has been growing in Greece, but with no social measurements to support those in need. Slovenia is the only country to have introduced rent reductions for those on low incomes. The market has been presented in all three countries as a quick fix for housing problems despite the alarming growing inequalities and unaffordable housing costs. According to Eurostat data, Greece is the champion in households overburdened by housing costs in the EU, with 39.4% of households spending more than 40% of their income on housing.

Not all in these countries have been affected by commodification patterns in the same way. Commodification patterns have produced fundamental difficulties in providing housing among different social groups. In Serbia, race is very much a housing issue and an axis of exclusion. Many Roma people live in substandard informal settlements without basic means of survival. Similarly, Roma in Slovenia face severe exclusion from the housing market and often live in illegal dwellings. In Greece and Serbia, on the other hand, migrants and refugees live in miserable conditions. In contrast to Greece and Serbia, where the state has done very little to tackle homelessness issues, in Slovenia services have developed and housing strategies, while sparse, have also been adopted. Still, little has been done to implement them.

The pandemic highlights the importance of adequate and accessible housing. However, governments have not taken significant steps to improve housing conditions, even though they have recognised housing as a public health issue with the call to "stay at home". The measures introduced differ in the three countries under study. A moratorium on debt arrears has been introduced in Greece and Serbia. Further, the Serbian Ministry of Justice has issued a recommendation to public-private bailiffs to halt evictions during the first lockdown. Similarly, in Slovenia there was a moratorium on evictions, while in Greece there have also been measures to support those unable to pay rent with rent subsidies.

A common demand made by Serbia and Greece's movements is the de-commodification of housing. Groups like Roof Serbia and Stop the Auctions Greece call for a moratorium on auctions and evictions and for the right to housing before the benefits of the banks and big investors. In Slovenia and Serbia, people have gathered to think about housing de-commodification beyond social housing in groups Zadrugator from Ljubljana and Who Builds the City from Belgrade. A new cooperative movement has emerged from this along with other initiatives on the East Europe level. These groups have joined forces in a network of pioneering housing cooperatives called MOBA to increase negotiation power and reinvent affordability from the bottom up. There is a significant difference in the level of organising around housing issues in these countries and in Slovenia we cannot speak about a housing movement due to perhaps comparatively more developed housing de-commodification patterns.

References

Allen, J. (Ed.) (2004), *Housing and welfare in Southern Europe*. Blackwell Pub.

Archer, R. (209516), "Paid for by the Workers, Occupied by the Bureaucrats': Housing Inequalities. In 1980s Belgrade". In Archer, R., Duda I. & Stubbs, S. (Eds.), *Social Inequalities and Discontent in Yugoslav Socialism*. Abingdon: Routledge, 2016.

Arrighi, G & Drangel, J. (1986), "The Stratification of the World-Economy: An Exploration of the Semiperipheral Zone". *Review X*, *1*, 9-74.

Arrighi, G. (1990), "The developmentalist illusion: A reconceptualization of the semiperiphery". In *Semiperipheral States in the World-Economy* (pp. 11-42). Green-wood Press.

Avakumović, M. (2019), Restituciji se nazire kraj. (*Politika*. 7.11.2019) http://www.politika.rs/scc/clanak/442129/Restituciji-se-nazire-kraj#!

Balampanidis, D., Maloutas, T., Papatzani, E. and Pettas, D. (2019), "Informal urban regeneration as a way out of the crisis? Airbnb in Athens and its effects on space and society", *Urban Research and Practice,* https://doi.org/10.1080/17535069.2019.1600009

Belle. K. S. (2020), "Interlocking, Intersecting, and Intermeshing: Critical Engagements with Black and Latina Feminist Paradigms of Identity and Oppression". *Critical Philosophy of Race* 8, no. 1-2: 165. https://doi.org/10.5325/critphilrace.8.1-2.0165.

Bernt, M. (2016), "How post-socialist is gentrification? Observations in East Berlin and Saint Petersburg". *Eurasian Geography and Economics*, *57*(4-5), 565-587. https://doi.org/10.1080/15387216.2016.1259079

Bródy L. S. & Pósfa, S. (2020), *Household debt on the peripheries of Europe: New constellations since 2008* (No. 3; Periféria Working Papers).

Chatzimichalis K (2015), *Debt Crisis and Land Robbery*. KΨM Publications (in Greek).

Cirman A (2007), "Razvoj stanovanjskega trga v Sloveniji". In: Sendi, R. (ed.), *Stanovanjska reforma : pričakovanja, potrebe in realizacija*, (Zbirka Urbani izziv). Ljubljana: Urbanistični inštitut Republike Slovenije.

Cirman, A. (2006), "Kako dosegljiva so stanovanja za slovenska gospodinjstva? How accessible is Housing for Slovene Households?" In: Mandič, S., Cirman, A.(eds.). *Stanovanje v Sloveniji 2005*. Ljubljana: Fakulteta za družbene vede, pp. 55-70.

Eurostat (2021), Housing statistic. Available at: https://ec.europa.eu/eurostat/databrowser/view/ilc_lvho02/default/table?lang=en (accessed 17.3.2021)

Fahey, T., & Norris, M. (2011), "Housing in the Welfare State: Rethinking the Conceptual Foundations of Comparative Housing Policy Analysis". *International Journal of Housing Policy*, *11*(4), 439-452. https://doi.org/10.1080/14616718.2011.626606

Filipovič Hrast, M (2007). "Ranljivost na stanovanjskem področju : Slovenija v evropski perspektivi". In: Sendi, R. (ed.), *Stanovanjska reforma: pričakovanja, potrebe in realizacija*, (Zbirka Urbani izziv). Ljubljana: Urbanistični inštitut Republike Slovenije. pp. 35-53

Filipovič Hrast, M. (2019), "Challenges to development of policy on homelessness in Slovenia". *European journal of homelessness*, 13(2), 111-130.

Filipovič Hrast, M. (2018), "Evictions in Slovenia: legal aspects, data limitations and good practices". In: Kenna, Padraic (ed.*), Loss of homes and evictions across Europe: a comparative legal and policy examination*, (Elgar land and housing law and policy series). Cheltenham; Northampton: E. Elgar. pp. 270-291

Forrest, R., & Williams, P. (1984), "Commodification and Housing: Emerging Issues and Contradictions". *Environment and Planning A: Economy and Space*, *16*(9), 1163-1180. https://doi.org/10.1068/a161163

Hegedüs, J. & Tosics, I. (1996), "The Disintegration of the East European Housing Model". In *Housing Privatization in Eastern Europe* (pp. 15-39). Greenwood Press.

Hegedus, J. (2011), "Social Safety Nets, The Informal Economy and Housing Poverty: Experiences in Transitional Countries", *European Journal of Homelessness* 5(1) pp. 15-26.

Housing Act 2003, *Official Gazette 69/3*. Available at: http://pisrs.si/Pis.web/pregledPredpisa?id=ZAKO2008 (accessed 23.4.2021)

Kalfa, K. (2019), *Self-housing now*. Athens: FUTURA Publications (in Greek)

Kotionis, Z., Mparkouta, G. and Kontaxi, E. (2016), *Urban Solidarity Practices*. Volos: Publications University of Thessaly (in Greek).

Koukoura S. (2015), "Evolution of urban planning models in the production of social housing in Greece". University of Thessaly.

Kourachanis N. (2018), "Asylum seekers, hotspot approach and anti-social policies in Greece (2015-2017)", *Journal of International Migration and Integration*, 19: pp. 1153-1167. https://link.springer.com/article/10.1007/s12134-018-0592-y

Kourachanis, N. (2020), "Homelessness Policies in the Liberal and the Southern European Welfare Regimes: Ireland, Portugal, and Greece", Housing Policy Debate, 30(2): pp. 121-136. https://www.tandfonline.com/doi/abs/10.1080/10511482.2019.1641733

Kourachanis, N. (Ed.) (2019), *Housing and Society. Problems, Policies and Movements*, Athens: Dionicos (in Greek).

Kouzis, G. and Dimoulas, C. (2018), *Crisis and Social Policy,* Athens: Topos (in Greek).

Kováts, B. (2020), Is There a Core-semiperiphery Division in Housing? Applying World-systems Theory in European Comparative Housing Research. *Housing, Theory and Society*, 1-20. https://doi.org/10.1080/14036096.2020.1813801

Lee, K. (2009), "Towards a Reformulation of Core/Periphery Relationship: A Critical Reappraisal of the Trimodality of the Capitalist World-Economy in the Early 21st Century". *Perspectives on Global*

Development and Technology, *8*(2-3), 263-294. https://doi.org/10.1163/156914909X423890
Lourenço, André Luís Cabral (2016), "Semiperiferia: Uma hipótese em discussão". *Economia e Sociedade*, *14*(1), 177-186. https://periodicos.sbu.unicamp.br/ojs/index.php/ecos/article/view/8643044
Mandič S. (2007), "Učinki tranzicijskih politik na stanovanjsko oksrbo v socialnem/neprofitnem sektorju". In Sendi, R. (ued), et al. *Stanovanjska reforma : pričakovanja, potrebe in realizacija*, (Zbirka Urbani izziv). Ljubljana: Urbanistični inštitut Republike Slovenije.
Mandić S. (2008), "Home-leaving and its Structural Determinants in Western and Eastern Europe: an Exploratory Study", *Housing Studies* 23 (4), pp. 615-636.
Marčetić, I. (2020), *Stambene politike u službi društvenih i prostornih (ne)jednakosti*. Pravo na grad.
Mikuš, M. (2019), "Contesting household debt in Croatia: The double movement of financialization and the fetishism of money in Eastern European peripheries". *Dialectical Anthropology*, *43*(3), 295-315. https://doi.org/10.1007/s10624-019-09551-8
Mitrović, M.S., & Vilenica, A. (2019), "Enforcing and disrupting circular movement in an EU Borderscape: Housingscaping in Serbia". *Citizenship Studies*, *23*(6), 540-558. https://doi.org/10.1080/13621025.2019.1634368
MOL (2017), *Stanovanjski program mestne občine Ljubljana*. (Housing Programme of Municipality Of Ljubljana) Ljubljana: Javni stanovanjski sklad MOL [Online]. Available at: https://www.ljubljana.si/assets/Seje/15494/7.-toka---stanovanjski-program-2017-in-2018-ns-jss-mol.pdf [Accessed 29 January 2019].
National Housing Fund (2017), *Poročilo – ugotavljanje potreb o vrstah stanovanjskega fonda v občinah.* (Report on Diverse Housing Needs in Municipalities) Stanovanjski sklad RS. 3.4.2017.
Norris, M., & Domański, H. (2009), "Housing Conditions, States, Markets and Households: A Pan-European Analysis". *Journal of Comparative Policy Analysis: Research and Practice*, *11*(3), 385–407. https://doi.org/10.1080/13876980903158027
Olt, G., & Csizmady, A. (2020), "Gentrification and functional change in Budapest – 'ruin bars' and the commodification of housing in a post-socialist context". *Urban Development Issues*, *65*(1), 17–26. https://doi.org/10.2478/udi-2020-0002
Pattillo, M. (2013), "Housing: Commodity versus Right". *Annual Review of Sociology*, *39*(1), 509–531. https://doi.org/10.1146/annurev-soc-071312-145611
Petrović, M. (2004), *Sociologija stanovanja: Stambena politika izazovi i mogućnosti*. Institut za sociološka istraživanja Filozofskog fakulteta u Beogradu.
Pittini, A. (2019), *State of housing in the EU*. Housing Europe, the European Federation of Public, Cooperative and Social Housing Brussels, September 2019.
Rakar, T. & Dezelan, T. (2016), "Opolnomočenje civilnodružbenih organizacij v Sloveniji. (Empowerment of civil organisations in Slovenia)". *Teorija in praksa – Theory and prasxis journal: revija za družbena vprašanja* 53(2) pp. 449-468.
Ruvalcaba, Morales Daniel. (2020), "The Semiperipheral States in the Twenty-First Century: Measuring the Structural Position of Regional Powers and Secondary Regional States". *International Studies* 57(1): 20–50. https://doi.org/10.1177/0020881719880769.
Sekulić, D. (2012), *Glotz nicht so romantisch!: On Extralegal Space in Belgrade*. Jan van Eyck

Academie.
Sendi, R. (2007), *Stanovanjska reforma : pričakovanja, potrebe in realizacija*, (Zbirka Urbani izziv). Ljubljana: Urbanistični inštitut Republike Slovenije.
Slavković, Lj. (2020), "From a blind field into a modus operandi: Legalizing the Wild City". In *Nonument* (pp. 38–51). MoTa.
Stanovnik T (1992), "Obletnica stanovanjskega zakona: kaj se je zgodilo in zakaj'. *IB revija* 26 (6-7), pp. 23-28.
Stephens, M., Lux, M., & Sunega, P. (2015), "Post-Socialist Housing Systems in Europe: Housing Welfare Regimes by Default?"; *Housing Studies*, *30*(8), 1210–1234. https://doi.org/10.1080/02673037.2015.1013090
Tsenkova, S. (2009), *Housing policy reforms in post socialist Europe: Lost in transition*. Physica-Verlag.
Vieira, M. B. B. (2018), "Undocking and Collision: The recent Paths of the Semiperiphery in the World-system". *Austral: Brazilian Journal of Strategy & International Relations*, *7*(13), 10–47.
Vilenica, A. (2017), "Contemporary housing activism in Serbia: Provisional mapping". *Interface: A Journal for and about Social Movements*, *9*(1), 424–447. http://www.interfacejournal.net/wordpress/wp-content/uploads/2017/07/Interface-9-1-Vilenica.pdf
Vilenica, A. (2019), "Contradictions and Antagonisms in (Anti-) Social(ist) Housing in Serbia". *ACME: An International Journal for Critical Geographies*, *18*(6), 1261-1282. https://acme-journal.org/index.php/acme/article/view/1731
Vilenica, A. (forthcoming), Belgrade: Housing restitution in Serbia. *Mapping Against Restitution Project.*
Vilenica, A., Mentus, V. & Ristić, I. (forthcoming), Struggles for care infrastructures in Serbia: Dispossessed care, coronavirus and housing, *Journal for Historical Social Research,* Special issue: Caring in Times of a Global Pandemic, (Eds.) Emma Dowling, Birgit Sauer, Ayse Dursun, Verena Kettner und Syntia Hasenoehrl.
Vilenica, A., Pantović, N. & Škobić, M. (forthcoming), "CHF-indexed housing debts in Belgrade and Novi Sad (Serbia): dependent financialization, housing precarity and the housing struggle". *City – Analysis of urban change, Theory, Action*.
Vilenica, A., Šljivar, T., Mentus, V., Murić, P. (2020), "Solidarity as a Temporary Social Infrastructure: Anti-Eviction Struggles in Serbia during the Pandemic". *Radical Housing Journal* 3(1). https://radicalhousingjournal.org
Wallerstein, I. (1974), *Capitalist agriculture and the origins of the European world-economy in the sixteenth century*. Academic Press.
Wallerstein, I. (2002), *The capitalist world-economy: Essays* (Repr., transferred to digital print. 2002). Cambridge Univ. Press.
Wiest, K. (2012), "Comparative Debates in Post-Socialist Urban Studies". *Urban Geography*, *33*(6), 829–849. https://doi.org/10.2747/0272-3638.33.6.829

PART B

Aspects of Social Policy and Housing in Greece

Housing as a Social Issue in Greece before and during the 2010s

Thomas Maloutas[1]

Abstract

Housing in Southern Europe developed in different ways from the advanced industrial countries. In Greece, lower income groups in the early post-war period accessed affordable housing either through self-promotion or the 'land-for-flats' system. These alternative ways of accessing housing declined in the late 1980s and the 1990s and were followed by the rapid growth of housing credit and the increase in prices. The sovereign debt crisis in the early 2010s led to a standstill in the real estate market due to the lack of demand. Problems of access to affordable housing re-emerged when the crisis retreated, and tourism boosted new demand for housing. The pandemic again stopped this process by radically reducing tourist flows. The question now is whether there will be an opportunity after the pandemic to make the protection of housing for vulnerable groups a priority on the political agenda.

Keywords: alternative housing solutions; affordable housing; crisis; pandemic; short term rentals; tourism

Housing as a Social Issue

Housing is a fundamental component of living conditions and its quality is a key parameter that connects and affects not only everyday life, but also individuals' prospects for social mobility. The need for housing and its role in the processes of social reproduction make access to decent housing a need which the state cannot ignore, especially for groups that either have no access to housing at all, or whose access is insecure and / or limited to low-quality housing.

The emergence of the social character of housing is intertwined with the development of industry and capitalism. The population that moved to the cities to work in the factories had not only to be housed close to their place of work but also to be housed in conditions that

1. Emeritus Professor, Department of Geography, Harokopio University, Athens, Greece. ORCID: https://orcid.org/0000-0001-7564-6226

would not create problems for their labor productivity. However, the social nature of housing and the state's obligations towards the provision of housing did not automatically arise as a rational solution to a problem of social organization - something that also applies to all welfare benefits (Venieris, 2015). Initially, the new working population was stacked in indescribable housing conditions in developing industrial cities; conditions that contributed to cities being considered places of morbidity, as confirmed by the extremely low life expectancy for workers in the industrial cities of the 19th century (Antonovsky, 1967). In contrast the countryside had to supply healthy young people to support the cannibalistic city that sacrificed them on the altar of development (Lees, 1985). It took many long struggles by those who suffered in these challenging housing conditions as well as changes in political power relations within the nexus of interests around housing to establish it as a social right.

The social content of housing may have been quite different if it had not been affected by the catalytic impact of the two world wars and the deep crisis of 1929. Housing gained much more of a social character in the war-torn urbanized and industrialized parts of Europe, than in the more rural and much less devastated US, where it remained much more of an individual / family affair.

Housing as a social right is still not something that is unquestionably accepted and its status in this respect is constantly changing according to social and political power relations. This is confirmed by the way it developed historically, but also by the decline of housing as a social right in recent decades.

The establishment of housing as a socially provided good is linked to the development of the welfare state after World War II, although the damages resulting from World War I and the crisis of 1929 had already paved the way. The intertwining of housing and the welfare state is concomitant with the more even distribution of income and wealth observed internationally - and especially in developed industrial countries - from the 1920s to the late 1970s (Piketty, 2014; Milanovic, 2016). The welfare state significantly developed during the first post-war decades, and housing was one of its main pillars. The huge war damage and the post-war political climate - including the rivalry between governments in capitalist and state socialist countries to win the support of their broad electorates - favored the management of housing as a public good. Western and Northern European countries had suffered severe damage during the war and were located next to the rival political camp, where housing was by definition considered a public good. The relevant policy promoted the significant development of the social housing sector through the construction of a very large stock of public housing available at affordable rents. Moreover, a variety of rental policies restricted the rights of landlords, so that affordable housing could meet the great housing needs created by both wars and by the large population movements to the growing industrial cities.

In other parts of the industrialized world - especially in the English-speaking countries of the New World - housing, as well as other welfare benefits were treated differently. Economic liberalism prevailed in those countries and wage increases were adopted instead of social benefits. The result was that many of these services - including housing - remained much more commodified than in Europe.

In Southern Europe, things turned out differently. Industrial development has been relatively slow and limited, with the exception of some regions such as Catalonia, Lombardy, and Piedmont.

At the time of the great post-war industrial development in the European continent, the southern countries contributed as areas of mass migration to the industrial center. Major cities in southern Europe grew significantly at that time, not as poles of attraction but as areas with more survival options for the fleeing rural population. Due to the overabundance of the labor force in cities, public concern for the housing of the working class was rather limited, as it was not a pressing issue for either employers or the state. Thus, Southern Europe has developed much smaller social housing sectors, within the residual local welfare states (Ferrera, 1996; Allen et al., 2004). Housing needs - which, however, were not less important in the South - were largely met in alternative ways. These ways systematically replaced welfare structures and services using the initiative of the settlers themselves, the organizational and other resources of their families, and policies that enabled such a model of social regulation and reproduction to become viable.

The Housing Question in Greece

Greece represents the archetype of the southern European model for the regulation of the housing issue, as the whole country participated in this in a similar way. The "alternative" ways of meeting housing needs (Maloutas and Economou, 1988) prevailed in this case more than in the other countries of the region.

The prevailing ways in which housing needs were met in the post-war period, when thousands of internal migrants gathered in the country's large cities and especially in Athens, were the self-promoted individual housing of lower income groups in the urban periphery and the 'land-for-flats' (*antiparochi*) system (Leontidou, 1990; Antonopoulou, 1991). The first was a solution for the initial settlement of a significant portion of poor internal migrants. The use of illegal construction was the extreme version of self-promotion, which was a massive, but highly individualized solution, for which the settler had to take the initiative, organize the process, take risks and, often, invest a significant amount of personal work and family assistance. In the turbulent post-civil war conditions, self-promotion was supported as a process for disciplining oppositional political views by investing in a path of converting proletarians to micro home-owners. Addressing housing needs in this way was linked to the massive and complex dealings within the clientelist political system. This option was not only supported by domestic power groups, but also actively sponsored by the US—which replaced the UK as Greece's protector—in the early 1950s (Kalfa, 2018).

The second alternative way to address housing needs—the land-for-flats system—seems at first a solution that served the interests of small landowners and small building contractors. Although this is true, the main social effect of the land-for-flats system was that it significantly enhanced the supply of housing, to the extent that it made it accessible to a very large part of the social spectrum. The fact that the land-for-flats system had a specific broader social effect is not unrelated to the fact that it served the interests of small landowners and small building contractors. The policy protecting these small players in the house building realm from the competition of larger players—such private as banks, large landowners and big construction companies—whose activity in this domain was blocked by institutional and other barriers (Economou, 1988), created favorable conditions for the mass production of affordable housing.

The period during which housing needs in Greece were tackled in these alternative—compared to the European welfare state model—ways was a period of intense economic growth and high social mobility. Access to housing, mainly in the form of affordable homeownership, was one of the components of the socially redistributive policy pursued in the first post-war period in the context of political stabilization efforts through the mechanisms of the clientelist state. However, the anemic presence of the welfare state, the individualized housing solutions and the initiative of the settlers for the implementation of housing outcomes did not mean more economic liberalization and greater market influence. The state remained sovereign, prescribing roles and boundaries for all parties involved. This not only concerned the consumption and supply sectors, but the development model of the country as a whole, with the result that a large part of the business sector developed with a complete dependence on government orders and purchases.

Changing Housing Policies

Much has changed internationally since the 1970s. Neoliberal policies are increasingly developing and, after the collapse of state socialism, have come to dominate completely. The welfare state has been a victim of its own success (Logue, 1979). From a certain point on, the impression was created that it was no longer necessary because it had managed to meet most basic needs. Today, after several decades of a shrinking welfare state, the recorded clear impact of these policy changes is the accelerating restoration of social inequalities, which are leading to a return to extremely high levels of inequality in the early 20th century (Piketty, 2014).

Welfare benefits have gradually shrunk, and housing has been one of the key components of this shrinkage. The decline of the welfare state elsewhere has been abrupt and violent—such as in the United Kingdom, for example, where much of the public housing stock has been privatized by selling it to those residents who could afford it—and elsewhere more measured, such as in France, Germany or the Scandinavian Countries. Even more drastic and violent were the changes in the countries of Eastern Europe, where the enthusiasm and optimism for the positive results of the introduction of market processes without many regulations led to the re-establishment of social inequality and housing segregation in a short period of time.

The retreat of the welfare state in the housing sector did not have a negative impact just because it left exposed a large number of people who are being housed in a problematic way. A gradual introduction of what can be summed up as the neoliberal approach to housing policy—that is, reducing the number of beneficiaries to those who "really" need it—has also led to a significant deterioration in the condition of those who remain beneficiaries. By recognizing only those in absolute poverty as beneficiaries, social housing areas are transformed into areas of absolute poverty, social exclusion and often stigma. The fate of many social housing complexes in Western Europe illustrates such a path. From modern residential complexes, which were a significant step up and an object of pride for their first inhabitants, they gradually evolved into problematic residential areas to be avoided. Their limited maintenance and the growing concentration of poor households—often young immigrants—have exacerbated their decline (Hess et al., 2018). At the same time, this policy has excluded from the social housing safety net

many lower middle-class groups who today encounter increased difficulties in finding affordable housing in many large European cities.

Such an approach to social housing is at the opposite end of the philosophy of housing in Sweden at the time when the welfare state was at its peak: housing should meet the demands of everyone, i.e. even of middle-class households. Middle-class households, being part of the beneficiaries, were housed in socially mixed neighborhoods with those most in need. Socially mixed neighborhoods and evenly distributed high-quality services—such as schools—created comparatively equal opportunities for children growing up in them. Today, Sweden is also far from its old standard, with housing segregation being a significant problem in its major cities.

Moreover, this political change was marked by a change in urban policies, especially in countries where significant housing benefits had been developed. The new policies, often under the banner of area-based policies, aimed at upgrading problem areas, and at first they seemed to be to the benefit of their vulnerable residents (Burgers & Vranken, 2003). Spatially focused policies are not necessarily positive or negative. However, in the general political climate of limiting social services and benefits, this policy shift marked a reduction in the allocation of housing resources to vulnerable groups, while an increase in resources for upgrading areas was often associated with gentrification processes and therefore had a different social effect (Lees, 2008).

In Greece—and in the rest of Southern Europe—the changes were milder, at least until the crisis. Deindustrialisation had fewer consequences because industrial development was not as important as elsewhere. Thus, the concentrated crisis in old industrial areas, such as the North of England and Alsace in the 1970s and 1980s or in the Scandinavian countries in the 1990s, was avoided to some extent, and there was a more gradual adaptation to the new conditions. These new conditions were not only related to changes in the general economic climate, but also to changes in the immediate international surroundings—the EU, where all countries of the European South were already members. For these countries, EU convergence policies, which translated into significant external funding, reduced the effects of economic restructuring to the extent that overall Community policy pursued social and territorial convergence objectives. With the change in the EU's objectives and the designation of competitiveness as the main target, the impact of European funding on the countries of the South has also changed, as this funding has become increasingly conditional on the adoption of economic and social policies that are in line with the new objectives.

The course of changes in Greece was marked mainly by the policy of modernization, which was linked to the country's membership of the eurozone. A policy of mild adjustment was followed up to the beginning of the crisis and the policies of the memoranda thereafter. During this period—mainly the 1990s and 2000s—housing changed significantly. Traditional ways of accessing homeownership—and especially self-promotion—were already beginning to decline, increasingly leading to socially unequal homeownership rates. At the same time, the 1990s were a time of dramatic decline in bank interest rates, which increased the significance of mortgage lending by commercial banks and made them an important regulator of the housing market. The mortgage lending boom boosted purchasing power, especially for the middle and upper middle class. This led to a rapid rise in housing prices, further widening social inequalities in access to home ownership (Emmanuel, 2004 and 2014). Moreover, the curtailing of tenants'

protection measures, which eventually led to their complete abolition, further exacerbated social inequalities in housing.

The widening of social inequalities in housing, but also in general, was significantly enhanced in the 1990s with the arrival of a large number of poor immigrants from developing countries. These immigrants did not have the resources that would have enabled them to solve their housing problem in the traditional ways: they were not integrated into family self-help networks; they did not have the minimum required financial resources; they were not part of the local political networking, etc. As a result, they increased the number of poor tenants, for whom, at the same time, protection was reduced to a minimum. Vulnerable populations in terms of housing—including migrants—were tenants either in low-quality housing on the outskirts of cities and in rural areas, or in run-down small apartments in city centers and especially in small apartments on lower floors in densely built neighborhoods in the center of Athens and some other large cities (Balampanidis, 2019).

At the beginning of the 1990s, the increase in social inequalities and the growing difficulties in securing acceptable housing conditions had not become particularly perceptible. The main reason—apart from the fact that the main victims were groups without political rights and a voice—was that this was a period of economic growth, during which unemployment was relatively low and even the inflowing immigrants found a place in the labor market. At the same time, local working-class groups developed rather limited housing needs due to the sharp decline in fertility and their reduced geographical mobility since the 1980s.

Housing during the Crisis

The crisis that began at the end of this twenty-year period (1990-2010) had an unclear impact on the long-running processes of widening housing inequalities. On the one hand, the crisis brought about the almost complete freezing of real estate transfers for several years, which favored the maintenance of existing relations and balances. On the other hand, by impoverishing a significant part of the population, it led to the development of defensive survival strategies, which also significantly affected the housing market. Many who could no longer meet the rent levels they used to pay either moved to smaller homes or shared houses with other relatives. Those who did not have such options negotiated lower rent levels. Lower rents gradually became possible, as demand levels fell and could not reach previous rent levels. The social composition of landlords in Greece also contributed to this adjustment. The small property owners, who constitute the vast majority, usually depend on the additional small income from their one or two rented properties and could not keep them off the market until better days had come. The difficulties of small landowners escalated with the large increase in real estate tax in the period 2008-2012, which further pushed them to accept rent reductions and leave their properties vacant only when there was no alternative.

In a nutshell, the crisis has downgraded the housing conditions of households throughout most of the social spectrum and created particularly problematic situations for the most vulnerable, which is highlighted by the increased number of homeless people who are no longer a marginal

group (Arapoglou & Gounis, 2017). At the same time, the crisis put significant pressure on small property owners, reducing the income from their rented properties and increasing their tax obligations. However, the crisis did not lead to the massive dispossession of smallholdings due to the absence of demand and the complete stagnation in the real estate market.

Housing policies did not change at the beginning of the crisis. The traditional absence of support policies for access to acceptable housing conditions continued, with the underlying assumption that housing is an individual/family issue and housing problems are dealt with without the need of public support (Vatavali and Chatzikonstantinou, 2019). In fact, under pressure from the obligations of the memoranda, the only two bodies for the planning and implementation of urban planning and social housing programs—DEPOS (Public Agency of urban Planning and Housing) and OEK (Organisation of Workers' Housing)—were abolished in 2010 and 2012 respectively, thus showing the limited importance that the political leadership attached to their mission and work.

The political change of 2015, when SYRIZA came to power, brought a gradual change in the treatment of the housing issue, activated by the catalytic increase in refugee flows in the same year. The refugee housing problem was such that it could not be resolved without an organized plan, even in a country with a traditional absence of housing and immigrant reception policies. The increase in the number of homeless people and the change in their profile—that is, the increasing number of homeless who had simply lost their jobs and did not have a kinship protection network—gave greater visibility and social dimension to the housing issue, even if housing in Greece had been treated for many decades as an individual / family affair.

However, even after the political change of 2015, tackling the housing issue remained rather awkward and fragmentary (Kourachanis, 2017). The housing of refugees, the limited resources available, and the disproportionate burden that Greece bears in this respect within the EU have led to the pursuit of external funding as well as organizational assistance from international organizations, such as the UN High Commissioner for Refugees, and the voluntary support of international and local NGOs (Kourachanis, 2019).

The central government contributed by mobilizing various resources - such as the armed forces - to alleviate the refugee population. This mobilization, however, remained within the logic of dealing with an emergency problem. Refugees were considered to be a population group that was in Greece temporarily and hence, with their departure, their housing problem would disappear. This is similar to the logic in dealing with the effects of emergency natural disasters, such as floods and earthquakes, as well as the effects of wars, for which emergency and temporary measures are taken. In the context of such an approach, military-type solutions were also adopted. It seems paradoxical, however, that these solutions were mainly applied to asylum seekers—that is, to those whose stay in the country was more likely—while those who were to move to other countries were provided with apartments within the urban fabric, which presumably could facilitate their integration.

The issue of refugee housing in recent years has highlighted the inability to tackle a major problem that is less temporary than it first appears, not only because a significant proportion of refugees will not leave Greece eventually, but also because many more vulnerable groups are facing a similar problem. The problem is both in the difficulty of allocating the necessary financial

resources and in the lack of organizational experience and know-how in an area where direct public intervention has been absent for decades and where the relevant public organizational structures, which could be involved in designing such policies and interventions, were abolished at the beginning of the 2010s.

Local government has also been involved in the issue of refugee housing and this involvement has brought significant experience in an area in which local government had not traditionally been involved. The absence of a comprehensive national housing policy, however, also leads to large differences among municipalities. The Municipality of Athens, for example, has developed important and innovative initiatives and collaborations in this field. These initiatives may be the basis for future actions that should now be supported by national resources, given the imminent departure of the main international agency (UNHCR) providing financial and organizational support. Other municipalities, however, did not follow a similar approach and some of them avoided becoming involved, consciously following a xenophobic approach.

Overall, the issue of refugee housing—despite the positive political climate created by the central government—highlighted the significant problem of limited financial and organizational resources but, above all, the problem of fragmentation in policy intervention. This could be much more effectively addressed if the refugee housing issue was part of a more comprehensive housing policy framework where this group of beneficiaries would be considered as among those who need support in terms of their access to decent housing conditions (Kambouridis and Planeteros, 2019).

Recently, actions have been developed for specific vulnerable groups, mainly the homeless, for whom an effort is being made to better document both their social profile and their location patterns (Dimoulas et al. 2018; Dimoulas and Karlaganis, 2019). These actions are positive but remain limited and piecemeal. A broader intervention, in terms of the number of beneficiaries and required expenditure, is the provision of a rent subsidy. This is a positive measure in a country where housing support has traditionally been in favor of homeowners (Emmanuel et al. 1996). In the current situation, the most vulnerable, in terms of security of access to a decent home, are mainly among the tenants (Sapounakis & Komninou, 2019). The question, however, is whether this rent subsidy can protect those who are threatened by recent and upcoming developments in the housing market.

Towards a New Housing Policy

What can be a progressive and, at the same time, feasible housing policy today? In many European countries, where welfare housing policies have developed significantly in the past, current trends are varied and often ambiguous. A general trend is to reduce the public stock of rental housing, either by selling it or by demolishing old and dilapidated complexes in whole or in part and upgrading the rest.

This policy obeys the logic of disengaging the state from the significant cost of social housing, when this service is addressed to a significant part of the population, assuming that most can meet their housing needs through the free market. The reduction in public involvement (and

expenditure) has limited the social scope of housing policies and—as mentioned earlier—has often stigmatized beneficiaries and their high-concentration areas, such as the large old housing estates of the social rented sector.

To address such problems, policies have been developed in several countries—such as France and the Netherlands—to prevent large concentrations of vulnerable populations by demolishing complexes in areas with already high concentrations or by imposing a percentage of affordable housing on new building programs. These policies have not worked very well. The spatial distribution of poverty with the demolition of complexes creates problems for the survival of the poor, often destroying their social networks, while the imposition of a percentage of social housing on new buildings has proved difficult to implement, especially in areas with high land and housing prices.

At the same time, the growing socio-spatial inequalities create housing problems for social groups that previously did not experience them. Young households belonging to the middle and lower middle classes—to occupational categories such as teachers, nurses, police officers, etc.—cannot be housed in large parts of metropolises, such as central Paris and London. These households need to search for housing outside of these areas, to where, however, they must travel to offer their services on a daily basis. This problem is often the result of gentrification processes that develop in different ways and to different degrees in post-industrial cities (Lees et al., 2008), making the issue of designing and implementing effective social housing policies more complex.

If the problems of implementing housing policies have become difficult in the countries that had a developed welfare state, in Greece they are even more complicated. The difficulty lies both in the absence of social housing infrastructure and in the absence of institutions, tradition and know-how for the required procedures. It also lies in the long absence of the housing issue from the political and social agenda, in which it has only become visible as a social issue through the need to provide housing for refugees. Poverty of resources is an important negative factor that complements other difficulties.

On the other hand, there are also some positive aspects. The absence of large old-fashioned social housing complexes means that Greece does not face significant problems of the concentration and ghettoizing of poor groups in areas of extreme deprivation and isolation. The favorable political climate for the development of policies in favor of the weakest groups, as well as the many solidarity initiatives in various institutional frameworks and beyond, can also be counted as positive elements inherited from the political orientation of the previous government.

Under these circumstances, it is certain that policies belonging to the times when the welfare state was at its peak cannot be developed and implemented today. The resources that would be required are not available, and their result proved to be problematic in the long run. However, there are many elements in the tradition of welfare policies that should not be erased due to the problems presented by these policies as a whole.

For example, addressing the housing needs of a wide range of beneficiaries serves not only the goal of avoiding stigmatization, but also endorses the approach to housing as a social right. However, the limited resources that could be made available inevitably narrow down the social targeting, something that neoliberal policies have advocated in terms of increasing social efficiency.

One aspect of the policies that should be developed, therefore, is careful social targeting that should combine serving those most in need with the housing needs and contributions of wider groups and ways of involving socially diverse groups in common and sustainable solutions. In practice, this means that housing solutions for particularly vulnerable groups, such as refugees and the homeless, should be included in actions involving other groups, in order to create synergies that facilitate the sustainability of actions, but also produce spaces for positive social interaction and cohabitation.

The size of the social group of beneficiaries of housing assistance is related to the question of selection criteria. The neoliberal political discourse has tried to contest the right to welfare benefits based on needs—and to some extent it has succeeded—by replacing it with the logic of access to deserved benefits, usually based on reciprocity. From such a perspective, supporting individuals and groups, even when in extreme need, ceases to be related to their right—which stems from their status as citizens or, when they do not have it, from their human identity—but is the outcome of others' good will. The general political climate and the scarcity of resources now require a mixed approach: I am entitled because I am in need, but I will also contribute if I can.

The active contribution of the beneficiaries themselves, if they have the capacity and according to their capabilities, does not only address the question of lack of resources. One of the problems of the classic model of welfare services was their top-down design and implementation, with the beneficiaries being limited to the role of passive recipients. This raises issues of participation and democracy, which ultimately shape the political identity of welfare services. The benefits provided from above can easily be considered as charity, while their formation and implementation as the outcome of a participatory process makes them look more like relationships and practices of horizontal solidarity among equals. There is a fundamental difference in the political approach to this issue. The neoliberal political discourse lectures against the classic model of welfare benefits, but not because of objections to their undemocratic character. Neoliberal opposition mainly seconds the attempt to limit social spending through the disengagement of the state and the transfer of responsibility to civil society and the market. Under these circumstances, housing policies—as well as other welfare services—should combine public responsibility for the adequacy and equitable distribution of benefits with, at the same time, support for planning and implementation processes by various civil society organizations, public bodies (local government agencies, universities, etc.) and public-private collaborative schemes closer to local communities.

The design and implementation of housing policies must go beyond the old welfare model, where the relationship was limited between provider and beneficiary. The actors involved in the relevant processes are more numerous, but also the conditions in the land and housing markets have become more volatile. More actors are involved as public housing stocks are limited and a variety of other property owners are involved in the new housing policy schemes as housing providers. Conditions in the housing market, on the other hand, are more volatile as regulatory arrangements—such as the various forms of rent control—that were in place in the past have been constantly reduced in recent decades. This means that the more complex situations we are facing today cannot be adequately addressed by the simple and one-dimensional solutions of the past. It is doubtful if the rent subsidy, for example, which was promoted by the previous SYRIZA government as a groundbreaking housing policy measure, could achieve substantial

results without the support of other measures. In fact, what happened next was the limitation of funds for this policy by the conservative New Democracy party that returned to power in 2019.

All of the above advocate for the development of a housing policy in Greece that should not focus exclusively on housing and the benefit-recipient binary. The provision of housing support should be linked to other processes and measures that facilitate the integration of beneficiaries into local communities (labor market, local solidarity networks, training, etc.) in ways that will make them more of a resource for development and social cohesion and less of a burden on them. Such support policy schemes obviously need to respond to local conditions and cannot be uniform for the whole country. The question, however, remains the same whether we are referring to some central neighborhood of Athens, where various groups needing housing support are concentrated, or to some area on the outskirts of a small town, where a refugee camp has been established.

The fact that in recent years no housing policy with a comprehensive approach has been developed, even in a pilot form, is perhaps a missed opportunity. The positive political climate since 2015 and the flourishing of solidarity initiatives, together with international support and funding, have created a favorable environment for the development of housing and social inclusion schemes that are being tested in other countries as well. At the same time, the large number of vacant houses is an important resource that could play a central role in the viability of social housing policies under the prevailing conditions in densely built areas of downtown Athens (Arapoglou & Siatitsa, 2019). These vacant houses, beyond being the necessary physical structure for a housing support program, can prevent the stigmatization of beneficiaries since they are scattered within the urban fabric. Moreover, the owners of these vacant apartments in the city center could relatively easily agree to participate in such a program, since leaving their properties unused was not usually their own choice. It was rather a result of the loss of their tenants due to the crisis in combination with the poor maintenance of their properties, which made them unattractive. A further reason for the potential positive response of smallholders to such a program is the compensation that their participation could provide against the additional pressure they experienced due to the increased tax imposed on real estate properties.

The aforementioned "missed opportunity" mainly means that the conditions in the housing market are changing, something that has been happening at a very fast pace. The tourist attractiveness of Greece has increased significantly in recent years, resulting in a significant increase in demand for accommodation. Hotel beds are far fewer—and more expensive—than the average demand. The result is that a significant part of the housing stock is moving in this direction and leaving the rental housing market. Short-term rental platforms have greatly facilitated these changes and led to the massive reconversion of housing units to tourist accommodation, decreasing the supply and increasing rents in the conventional housing market (Balampanidis et al., 2019).

These developments made it difficult to work with a key player in potential housing and social inclusion programs in Greece—small homeowners—as the market redirected them, even temporarily, in other directions. The most dangerous potential development is that these changes are undermining the balances that were formed in the rental housing market in the previous decades. The largest share of those living in the most precarious housing conditions is

located in the center of Athens, in the small and disadvantaged apartments on the lower floors of the apartment blocks built by the 'land-for-flats' system. These apartments—if adequately renovated—become suitable for short-term renting. This could lead to the displacement of many in poor low-rent housing, for whom there is neither protection nor some obvious alternative housing option (Maloutas, 2018).

The COVID-19 pandemic since the beginning of 2020 and especially the consecutive lockdowns beginning in the spring of that year have created new conditions in the country's housing market, particularly in the private rented sector. Tourist demand dropped vertically, and many units redirected to the tourist market after renovation remain either unused and waiting for the end of the pandemic or their owners are trying to get a foothold in the traditional private rented sector. Landlords in areas with high tourist demand—usually wealthier than the average landlord—will have to wait until the end of the pandemic, especially if their properties are located outside cities and, therefore, difficult to redirect to other markets. Those with properties in urban areas with substantial shares of affordable privately rented housing face several issues, such as: the low level of affordable rent by the average tenant in their areas; the renovation investment they potentially made to access the short-term rental market; the sizeable expenses for owners of idle properties; and the uncertainty of the timeline of the pandemic as well as uncertainty as to whether tourist demand will recover to the unusually high levels before the pandemic. Moreover, these issues and the dilemmas they produce are faced by different types of landlords. In the densely built areas of Athens with large shares of affordable housing for rent, landlords are usually of smaller size than the average landlord. However, there are also old landlords belonging to higher social groups who abandoned these areas and moved to the suburbs but kept their properties in the rental market. These landlords usually have the ability to abstain from the market for longer periods if they consider that conditions are currently unfavorable and that they will improve at some predictable point in the future. In more recent years, new landlords have also appeared in these areas. They are foreign investors, sometimes linked with the golden visa programs for middle-class investors from outside the EU, who handle properties as mere commodities, often unaware of their place and condition.

The different social profiles of landlords do not simply classify them in terms of their ability to make strategic decisions concerning the use of their properties, with the large ones being able to take their properties off the market and smaller ones having to participate even when conditions deteriorate for them. In this sense, smaller landlords are a better partner for potential social housing projects since they can more easily accept compromise solutions. On another level, however, small landlords may be more difficult to partner with. Small landlords often live very close to the properties they rent and sometimes act as gatekeepers in xenophobic, homophobic and otherwise exclusionary ways.

Finally, the pandemic has put a complete stop to the pressure that tourist demand exercised on the rental market. At the same time, it has also ended the pressure for regulating measures to protect those groups in precarious positions within the housing market. When the pandemic finally ends, it is expected that the government will facilitate in every possible way the recovery of the market—with particular attention paid to the tourist market in a country highly dependent on this sector—and will downplay the need to protect vulnerable groups. The political profile of the

government itself and the deep recession produced by the pandemic will provide legitimation for prioritizing measures to promote growth and potentially treat regulating measures as obstructive to an economic recovery.

The growing difficulties in developing integrated housing and social inclusion programs and the missed opportunity to do so in recent years do not mean that the effort to implement solutions for social housing should be abandoned. On the contrary, such programs must be developed as soon as possible, taking into consideration the complex situation created by the receding effects of the sovereign debt crisis combined with the uncertainty and the ambivalent conditions created by the pandemic. The deepening of inequalities, in housing and in any other field, remains not only a problem for social justice but also for a sustainable future growth.

References

Allen J., Barlow J., Leal J., Maloutas T. & Padovani L. (2004), *Housing and welfare in Southern Europe*, Oxford, Blackwell.

Antonovski, A. (1967), "Social class, life expectancy and overall mortality", *The Milbank memorial Fund Quarterly*, 45 (2): pp. 31-73.

Antonopoulou, S. (1991), *The post-war transformation of the Greek economy and the housing phenomenon 1950-1980*, Athens: Papazisis (in Greek).

Arapoglou, V. & Gounis, K. (2017), *Contested landscapes of poverty and homelessness in Southern Europe. Reflections from Athens*, London: Palgrave Macmillan.

Arapoglou, V., Siatitsa, D. (2019), "Policies using vacant buildings and houses to cover housing needs", in Kourachanis N. (Ed.) *Housing and Society. Problems, Policies and Movements*, Athens, Dionikos (in Greek). pp. 201-226.

Balampanidis, D. (2019), "The housing of immigrants before and after the outburst of the crisis: Individual housing strategies, the free market, public policies and society", in Kourachanis, N. (Ed.), *Housing and Society. Problems, Policies and Movements,* Athens: Dionicos (in Greek).

Balampanidis D, Maloutas T, Papanzani E & Pettas D (2019), "Informal urban regeneration as a way out of the crisis? Airbnb in Athens and its effects on space and society", *Urban Research & Practice*, doi.org/10.1080/17535069.2019.1600009

Burgers, J. & Vranken, J. (eds) (2003), *How to make a successful urban development program; Experiences from nine European countries*, Antwerp, UGIS.

Dimoulas, K., Arapoglou, V., Gounis, K. & Richardson, K. (2018), *Pilot Registration of Homeless People in the Municipalities of Athens, Thessaloniki, Piraeus, Heraklion, Ioannina, Nea Ionia and Trikala*, Athens, Panteion University.

Dimoulas, K. & Karlaganis, P. (2019), "The attributes of the homeless in Athens", in Kourachanis, N. (Ed.) *Housing and Society. Problems, Policies and Movements*, Athens, Dionikos (in Greek). pp. 145-169.

Economou, D. (1988), "Land and housing system in post-war Greece", in T. Maloutas & D. Economou, *Problems of development of the welfare state in Greece. Spatial and sectoral approaches*, Athens, Exantas (in Greek). pp. 57-113.

Emmanuel, D. (2004), "Socio-economic inequalities and housing in Athens: Impacts of the monetary revolution of the 1990s", *The Greek Review of Social Research*, 113: pp. 121-143.

Emmanuel, D. (2004), "The Greek system of homeownership and the post-2008 crisis in Athens", *Région et Développement*, 39, 167-182.

Emmanuel, D., Velidis, S. & Strousopoulou, E. (1996), *The housing for low incomes in Greece*, Athens, DEPOS (in Greek).

Ferrera, M. (1996), "The 'Southern' model of welfare in social Europe", *Journal of European Social Policy*, 6 (1): pp. 17-37.

Hess DB, Tammaru T & van Ham M (eds) *Housing estates in Europe. Poverty, ethnic segregation and policy challenges*, Cham, Springer.

Kalfa, K. (2018), "The really great experience of Greek Reconstruction. Reading the American Reports". *Archetype* 24/10/2018 (https://www.archetype.gr/blog/arthro/i-pragmatika-spoudaia-empiria-tis-ellinikis-anikodomisis-diavazontas-tis-amerikanikes-anafores)

Kambouridis, S., Planeteros, G. (2019), "The need of a national strategy to face homelessness", in Kourahanis, N. (Ed.) *Housing and Society. Problems, Policies and Movements*, Athens, Dionicos (in Greek). pp. 173-200.

Kourachanis, N. (2017), *Social housing policies. The Greek residual approach*, Athens, Papazisis (in Greek)

Kourachanis, N. (Ed.) (2019), *Housing and Society. Problems, Policies and Movements*, Athens, Dionicos (in Greek). pp. 363-380.

Kourachanis N. (2019), "Housing policies for asylum seekers", in N. Kourahanis (ed.) *Housing and Society. Problems, Policies and Movements*, Athens, Dionicos (in Greek). pp. 303-329.

Lees, A. (1985), *Cities perceived. Urban society in European and American thought, 1820-1940*, Manchester: Manchester University Press.

Lees, L. (2008), "Gentrification and Social Mixing: Towards an Inclusive Urban Renaissance?", *Urban Studies*, 45 (12): pp. 2449-2470.

Lees, L., Slater, T. & Wyly, E. (2008), *Gentrification*, London: Routledge.

Leontidou, L. (1990), *The Mediterranean city in transition*, Cambridge: Cambridge University Press.

Logue, J. (1979), "The welfare state: Victim of its success", *Daedalus*, 108 (4): pp. 69-87.

Maloutas, T. (2018), *The social geography of Athens*, Athens, Alexandria (in Greek).

Maloutas, T., Economou, D. (eds) (1988), *Problems of development of the welfare state in Greece. Spatial and sectoral approaches*, Athens, Exantas (in Greek).

Milanovic, B. (2016), *Global Inequality. A New Approach for the Age of Globalization*, Cambridge MA, Belknap / Harvard University Press.

Piketty, T. (2014), *Capital in the 21st Century*, Cambridge MA, Harvard University Press.

Sapounakis, A., Komninou, E. (2019), "The question of evictions in Greece", in Kourachanis, N. (Ed.), *Housing and Society. Problems, Policies and Movements*, Athens, Dionicos (in Greek), pp. 77-96.

Vatavali, F., Chatzikonstantinou, K. (2019), "Housing and access to energy: New phenomena and answers in a changing context", in Kourahanis, N. (Ed.) *Housing and Society. Problems, Policies and Movements*, Athens, Dionicos (in Greek). pp. 97-120.

Venieris D (2015), *Social Policy: Concepts and Relationships*, Athens: Topos (in Greek).

Counting the Homeless in Greece

Vassilis Arapoglou[1], Constantine Dimoulas[2] and Clive Richardson[3]

Abstract

We present the main findings from pilot research on the homeless population in six municipal areas in Greece in 2018. The project employed the "point-in–time" technique, combining counting by observation with interviewing where possible. The procedure succeeded in engaging local communities and NGOs in enumerating the homeless population. A large part of the housing needs of the homeless remains unmet, especially in the major metropolitan centres, despite increased provision of emergency shelters and services since 2012. Younger ages face alarming difficulty in accessing housing support. Financial hardship and unemployment contribute separately and interactively with other stressors to increased homelessness.

Keywords: Point-in-time, homelessness in Greece, unmet needs, hardship

1. Introduction

During the long-lasting sovereign debt crisis and the strict austerity measures imposed by creditors on the Greek people, public interest regarding the extent and the severity of homelessness increased and led to hot political debate. Politicians, NGO's, public officials and the mass media presented different narratives and pictures as a description and explanation of this social problem. These arguments were generally contradictory insofar as they referred to the causes of homelessness and the size of the homeless population, as they stemmed from personal experiences and field work[4].

1. Associate Professor, Department of Sociology, University of Crete, Rethymno, Greece.
2. Associate Professor, Department of Social Policy, Panteion University of Social and Political Sciences, Athens, Greece.
3. Emeritus Professor, Department of Economic and Regional Development, Panteion University of Social and Political Sciences, Athens, Greece. Address for correspondence: kostas05@panteion.gr

4.The first known enumeration of homeless persons in Greece was conducted by the National Centre for Social Solidarity in 2009. It was based on estimation by local social services. Another effort to count the homeless, based on fieldwork by street workers, was implemented by the NGO "Klimaka" in Athens in 2012. Also, the Municipality of Athens conducted two enumerations in central Athens using observations from street workers in 2013 and 2016, and in 2017 counted those who were roofless in the city centre by using the "point-in-time" technique under the supervision of Bloomberg Associates. The only reliable estimation of homelessness conducted before the survey presented here is that of Arapoglou and Gounis (2014), which combined data from the 2011 Census with those gathered from social services.

Traditional and well embedded views support the view that homeless people are, for the most part, addicted, mentally ill, ex-prisoners and marginal minorities. However, during the crisis, the argument that homeless people are ex-householders and new-poor became prevalent.

Additionally, in the refugee crisis of 2015-16, the number of people sleeping in the parks and plazas of Athens and other Greek cities skyrocketed at a time when EU initiatives for Roma people were highlighting Greece's housing deficiencies. This situation of acute hardship created conflicting opinions about the extent and severity of homelessness in Greece, most of them unsound because of the lack of any official definition of homeless people and of commonly accepted established procedures for their enumeration.

In order to monitor measures against social exclusion and increase their efficiency, the Greek authorities established in 2016 (Law 4445) the National Committee for Social Protection. Under the auspices of this Committee, the Ministry for Social Solidarity undertook the initiative of creating an official mechanism for monitoring the impact of policies and actions for supporting vulnerable and socially excluded groups. In this context a specific task force was established in the Ministry which suggested the creation of an institutional mechanism for gathering information and monitoring the problem of homelessness in Greece. The Committee proposed to adopt for this purpose the FEANSA approach to homelessness as elaborated by Bill Edgar (2009), and it assigned to Panteion University the scientific responsibility for a pilot project for counting homeless people in the municipalities of Athens, Piraeus, Thessaloniki, Heraklion, Nea Ionia and Ioannina[5].

The aim of this pilot was twofold. First of all, to test the selected tools and procedures for counting homeless people in Greece and second, to engage local communities and NGOs in the creation and operation of a permanent mechanism employing mutually agreed institutional procedures for the regular enumeration of the homeless population.

After an initial investigation, the task force adopted the "point-in-time" technique as the most appropriate method for counting the homeless and prepared an initial draft questionnaire to be used as the official survey registration form. The Panteion scientific team undertook the task of clarifying, testing and refining the survey instruments so as to become robust and appropriate as official tools for the periodic counting of homeless people in Greece.

2. On the Methodological Issue

The enumeration of different social groups and the knowledge of their demographics and other crucial characteristics is a basic precondition for every effective public policy. Because of financial constraints, public services are forced to target their resources by placing priorities on their interventions which are founded on an evidence base of reliable and widely accepted data. Unfortunately, this is not an easy task, as many vulnerable and socially excluded groups are concealed from the public space and discourse.

According to Roger Tourangeau (2014:3), such populations are *hard to sample, to identify, to find or contact, to persuade to take part in the research and hard to interview.* Homeless people

5. The Municipality of Trikala also participated in the project on its own initiative.

are characterized by most of these obstacles and their robust investigation is, in most cases, an unsuccessful effort.

Homeless people are not included in the normal censuses of population, which are based on housing registration. They lack any fixed address, very often they cycle through various living arrangements and are constantly on the move. When homeless people are staying temporarily in a residence, they are unlikely to be reported on a Census questionnaire. Additionally, some of them are hiding (from courts, police or other custodial and surveillance services), do not want to be identified and are vague about their sleeping arrangements because they want to keep their sleeping location private (Glaser et al., 2014: 183-84).

Because of their elusiveness, any research project trying to enumerate the homeless in a specific area faces three principal difficulties. First of all, for any enumeration based on observation, it is impossible to know whether all homeless persons have been accounted for; second, because of the spatial mobility of the homeless population during the enumeration it is uncertain whether a portion of them have previously been counted or not; and, third, the homeless population may fluctuate in size from time to time and so ad hoc research is not generalisable over time (Williams and Cheal, 2002:316; Berry, 2007: 170). As a consequence, there are no adequate sample frames for surveying the homeless and the research community is forced to try to enumerate them and investigate their characteristics using alternative approaches.

One of the most common techniques for enumerating the homeless is to use Service Based Enumeration, that is, to gather data from shelters, soup kitchens and other group sites. Although Service Based Enumeration can reduce duplicates (double counting) by using predetermined criteria (e.g. matching demographic data), it does not ensure their elimination as an individual could have been counted in a soup kitchen, at an outdoor encampment and at a homeless shelter (Glasser et al., 2014: 181-84).

Another widely used technique for surveying hard to reach groups is screening, that is selecting a sample from a larger population to identify members of the target population. This technique presupposes that the target population can be identified relatively easily and the selection probabilities are known (Kalton, 2014:401-423). Additionally, screening has to overcome two types of misclassification, that is, "false positives" (persons incorrectly identified as members of the target population) and "false negatives" (persons incorrectly classified as not belonging to the target population) (Kalton, 2014: 404). In order to minimize the false negatives an appropriate technique is location sampling which, according to Kalton (2014), presupposes that the population under investigation is more or less stable, which is not the case for homeless persons.

A third widely employed method for enumerating homeless persons is networking and snowballing techniques which are commonly used by NGO's and local services for the homeless. This particular technique may provide the research community with valuable qualitative dimensions which must be taken into consideration as items that must be included in the questionnaire. In this method the sampling error cannot be defined whilst the sampling informants "may not accurately report the target population status of other members of the linkage, either deliberately or through lack of knowledge" (Kalton, 2014: 406; Berry, 2007: 171).

An innovative and highly promising method for measuring homeless person is the Capture-Recapture method. Capture-Recapture utilizes information from duplicate cases to permit the

calculation of the number of people who remained unobserved (the "hidden population"). The technique rests on the principle of two or preferably more observations of the same population. These can be simultaneous observations of sources that represent approximately the same population, or observations of the same source at different time points (Williams & Cheal, 2002: 317).

This method rests upon three key assumptions. Firstly, homogeneity: within each sample, each member of the population must have the same probability of capture. Secondly, observing an individual in one sample should not have any effect on the observation of that individual at the second or subsequent counts. Thirdly, closure: the overall numbers in the population should not be different at the time of each sample (Williams & Cheal, 2002: 317). Apart from its high cost and the issue of the proper choice of the time span for recounting, a potential deficiency of this particular method is the possible inaccuracy of identifiers used to match an individual between two sources (such as date of birth, gender, place of previous stay, etc.; Berry, 2007; Williams & Cheal, 2002). Personal interviews on the street which could minimize this are often not possible, and may prompt the homeless individual to avoid later contact with researchers (Berry, 2007: 168).

As regards the "point-in-time" method which was the technique initially chosen for counting the homeless in Greece, it is characterized by a high proportion of missing data on the homeless who are in places hidden from public view which, according to some estimates, may be more than 40% (Berry, 2007: 167). Additionally, "such a snapshot of the homeless population may only be of limited value, because the homeless population often changes in size and composition over time" (Berry, 2007: 170). On the other hand, it is an easily applied technique, efficient in terms of time and cost, while the researchers need not be highly trained.

3. Finalisation and implementation

After five months of intensive consultation between the task force and the Panteion scientific group, it was agreed to combine the "point in time" technique with Service Based Enumeration, and furthermore combining counting by observation with counting by interviewing where possible. The target group for enumeration and registration was defined as homeless people staying at night in shelters, in parks and plazas and on the street. This particular investigation excluded those living in camps, inadequate housing and occupied buildings (squats).

Additionally, the initial registration form was separated into three different questionnaires. The first was an observation form, composed of seven questions which were filled in by the investigators when they came across rough sleepers who could not be, or refused to be, interviewed. The second form was a questionnaire containing 19 questions which were filled in by the investigators for rough sleepers who consented to answer it. The third registration form was a more detailed questionnaire, consisting of 32 questions for the homeless who were staying in night shelters or were using the services of day centres for homeless people. All completed questionnaires were entered directly into an online platform via a specially developed app which also automatically recorded the GPS location where the registration took place.

In order to minimize the unobservable homeless population, it was decided to carry out recording from 10 p. m. to 2.30 a.m. on one night in mid-May 2018. At this time of year in Greece, people are usually preparing at this time for rest and sleeping whilst many of them are awake and so the probabilities of being noticed by the researchers and also agreeing to answer the questionnaires are high. Furthermore, those who were staying in homeless shelters and dormitories on that particular night were recorded by an assigned social worker at each building. The following morning, from 6 a.m. – 8 a.m., five research groups visited the parks and registered any homeless that were there, also asking them if they had been interviewed during the previous night. Additionally, at noon on that day, 15 research teams visited the soup kitchens that were in active operation between 13.00-16.00 and asked everyone in the queue if they were homeless and, if so, would they agree to answer the questionnaire. If they refused to answer the questionnaire, the researchers filled in the observation form.

The counting procedures were implemented by 369 researchers who worked in 120 groups of three persons each and 21 coordinators. Most researchers (239 persons) were volunteers from municipal social services, four national social policy agencies and 19 NGO's whilst 130 were postgraduate students. Each research group included one student and at least one person experienced in contacts with homeless people, most of whom were social workers and street workers.

For the definition of the areas that would be investigated in each municipality participating in the project, social workers and street workers working in social services and NGO's were asked to point out on a map all the places where they observed homeless people. Based on these observations, the Panteion research team defined the area surrounding those places as probable spaces for encountering rough sleepers. These areas were then divided into registration sectors of about 36 hectares, each of which included approximately 8,000-9,000 metres of streets and pavements. Every research group had to walk and "scan" all streets, pavements, and outbuildings in the area, and to record and interview rough sleepers.

One week before the night arranged for the count, all researchers participated in a training course of 3 hours' duration. During the course they were educated on the content of the questionnaires and the procedures that had to be followed during the count. They were advised to visit the place which they had to scan a couple of days beforehand, in order to become familiar with it. Each researcher was also provided with written guidance.

On the night of the count, all teams met together two hours before the start of the investigation in a special meeting hall, where they were provided with detailed maps of their own registration sector and small snacks to offer to each rough sleeper they encountered.

4. Demographic characteristics and reasons for becoming homeless

The total number of apparently homeless people who were approached on the street was 317. However, 33 of these said that they did in fact have housing for that night and two claimed to have been interviewed already. Of the 282 remaining, 236 (83.7%) agreed to be interviewed. Only basic information was recorded by observation for those who refused, along with other

people who appeared to be asleep and were not disturbed, or with whom communication was not possible because of language or other reasons. The following day, a further 495 people were interviewed in facilities for the homeless, after checking that they had not been interviewed previously, and 172 in supported housing. Therefore, a total of 903 interviews were conducted and information on a further 393 apparently homeless people was collected by observation only (Table 1).

Table 1. Numbers of homeless people interviewed on the street, in facilities for the homeless and in supported housing, or recorded by observation, by city

City	Street homeless	In facilities	Supported housing	Total interviews	Observation only	Total
Athens	92	213	73	378	250	628
Thessaloniki	53	126	49	228	87	315
Piraeus	61	117	0	178	33	211
Iraklio	20	21	29	70	13	83
Ioannina	4	9	0	13	9	22
Trikala	4	5	11	20	0	20
Nea Ionia	2	4	10	16	1	17
Total	236	495	172	903	393	1296

Some basic characteristics of interviewees are shown in Table 2. People interviewed on the street and in facilities were in the majority (>80%) male, compared to 51% in supported housing. The median age was 53 years in facilities and 49 in housing, compared to only 42 on the street where a substantial proportion (15.6%) was under 25 years old. The street population included fewer Greeks, around half compared to three-quarters of the rest. About half of both the street interviewees and those in facilities claimed that this was their first episode of homelessness. The median duration of the current episode of homelessness was 12 months; 9.4% reported a duration of up to one month, 58% up to 12 months, and 21% over 3 years.

Table 2. Distribution of basic characteristics of homeless people interviewed, by site

	Street homeless	In facilities	Supported housing
Gender: Male	86.9%	81.7%	50.6%
Age: <40	43.0%	18.6%	26.7%
40-49	28.9%	22.8%	26.0%
50-59	13.3%	27.1%	26.6%
60+	14.8%	31.9%	20.7%
Nationality: Greek	56.4%	74.7%	77.3%
First time homeless	45.8%	53.8%	61.2%*

* First time in supported housing

Over half of both sets of respondents gave financial problems among the reasons behind their current episode of homelessness (whether or not it was the first episode) and large percentages cited unemployment or family problems (Table 3). In more than a third of cases in both groups, one or both of financial problems and unemployment were the only reasons mentioned for being homeless.

5. Local variations and policy responses

Research since the 1990s in the USA, where the most reliable data at local level is available, has detected a number of structural and individual determinants for the geographical variation of homelessness: rent levels, unemployment and poverty rates are consistently identified, and often coupled with demographic (% minorities and single person households), and mental health variables (reviews in Byrne et al., 2013; Hanratty, 2017; Lee et al., 2021).

Table 3. Reason for living on the street or homelessness (referring to the current episode), by site. (Multiple responses permitted: percentages add up to more than 100.)

	Street homeless (n=227)		In facilities (n=454)	
	n	%	n	%
Financial problems	116	51.1	274	60.4
Unemployment	63	27.8	198	43.6
Family problems	48	21.1	160	35.2
Health problems	27	11.9	64	14.1
Substance use	19	8.4	–	–
Refugees from war	15	6.6	0	0
Bad conditions in previous housing	14	6.2	27	5.9
Evicted from rented housing	12	5.3	23	6.1
Released from prison	11	5.3	14	3.1
Loss of own home	3	1.3	9	2.0
End of stay in institution	2	0.9	7	1.5
Other reason(s)	31	12.3	58	12.8
Financial problems / unemployment only	86	37.9	167	36.8
Financial problems / unemployment and other reason(s)	52	22.9	153	33.7
Only other reason(s)	89	39.2	134	29.5

Similar results have been obtained in the UK since the 1990s, and geographical variations in homelessness have been explained by sociodemographic variables (single parents; New Commonwealth households), low income, the availability of social rented housing and the urban-rural character of areas (Bramley, 1993). Recent dynamic approaches highlight the centrality of poverty alongside local labour and housing market contexts, and certain demographic, and social

support characteristics to the generation of homelessness in the UK (Bramley & Fitzpatrick, 2018; Fitzpatrick et al., 2013). The homeless count in Greece provides some interesting insights into the varied incidence of homelessness across cities and variations in housing and service provisions.

Taking into account the total resident population of the municipalities where the count was undertaken, estimates of the time-point prevalence appear to be higher in the three major urban centres of the mainland - Piraeus (1.29/1000, population: 163,668), Thessaloniki (0.99/1000, population: 315,210), Athens (0.94/1000, population: 664,046) - and smaller in the municipalities of Heraklion (0.59/1000, population: 140,730), Trikala (0.32/1000, population: 61,653) and Nea Ionia (0.25/1000, population: 67,134). An indicative reference can be made to the USA estimates of the point-in-time prevalence of homelessness yielding 1.0/1000 in the early 1980s and 1.7/1000 in the late 2010s (NAEH, 2020; AHAR, 2018). Although a robust comparison is not feasible, the Greek numbers appear to be high and justify public attention drawn to the rise of homelessness since the advent of the sovereign debt crisis. A detailed analysis of data suggests that for all municipalities the most often reported reasons for becoming homeless were financial hardship and unemployment. For smaller cities like Ioannina, Trikala and Nea Ionia family and health related reasons are more important than in major metropolitan centres. Athens seems to be unique in the combination of multiple reasons and in reporting incarceration and use of closed care facilities.

The above estimates should also be read with caution because time-in-point methods fail to capture episodic and hidden homelessness, which prevails in Southern European countries. A partial methodological remedy has been provided by estimating the one-year prevalence of homelessness through sampling the total population (e.g. in the USA the one-year prevalence of 1.5% in 2013 is much higher than the point-in-time estimate; Tsai, 2018). There is no Europe-wide estimate of the prevalence of homelessness but FEANTSA experts in 2009 estimated that, each year, about 4.1 million people in the European Union were unsheltered, or in emergency or temporary accommodation. In 2017, sampling of the general population in eight European countries revealed that the one-year prevalence of homelessness could be significantly higher than might be expected on the basis of previous estimates, with a range from 0.4% in Ireland to 2.0% in Spain (Taylor et al., 2019).

The ratio of the street to the total homeless (street and sheltered) population is often used as an indication of unmet need for housing support; in the USA, for example, it has fluctuated between 35% and 37% since 2018 (NAEH, 2020). In Greece, policy changes introduced in 2012 placed emphasis on emergency and temporary accommodation, and in 2014 a supported housing scheme was introduced (Arapoglou & Gounis, 2017; Kourachanis, 2017). As a result, the Greek policy model was incrementally shaped according to a 'staircase' approach.

Table 4. Share of street homeless in relation to total homeless and temporarily sheltered homeless

City	Ratio of street homeless to total homeless	Ratio of street homeless to temporarily sheltered
Athens	0.61	0.68
Thessaloniki	0.56	0.66
Pireaus	N/A*	0.73
Iraklion	0.42	0.65
All cities	0.59	0.68

* The count in Piraeus did not include the housing-reintegration scheme because that Municipality withdrew from the count.

Table 4 presents the share of the street homeless in relation to the total homeless and the temporarily sheltered homeless[6]. The ratio of the street homeless (interviewed and observed) to those accommodated in shelters is very high (i.e. more homeless were reported to be on the streets than in shelters), indicating that the largest part of urgent housing need was not met, especially in the municipalities of Athens and Piraeus. The ratio of the street homeless (interviewed and observed) to those accommodated in shelters and supported housing is also very high (almost 6 out of 10 homeless sleep in the streets while only four out of ten find some kind of temporary or supported shelter). Overall, a 10% difference is observed when comparing the share of the street homeless to the temporarily sheltered (67.6%) with the rate of the street homeless to the total population (58.6%). The difference is greater (about 20%) in smaller cities like Iraklion and highlights the contribution of the housing reintegration scheme to the meeting of housing needs. This finding also suggests how the expansion of supported and reintegration schemes could make a real change for local policies.

The homeless sleeping on the street were asked which services they used (Table 5). With considerable variation between cities, overall nearly half said that they used services that provide meals and a quarter that they went to day centres. However, 20% said that they did not use any services and, indicative of the problem posed by interviewing this group, as many as 10% did not provide usable information.

Table 5. Services used by the homeless who were sleeping on the street, by city

Services	Athens (n=92)	Thessaloniki (n=53)	Piraeus n= 61)	Iraklio (n=20)	Total (n=236)
	n (%)	n (%)	n (%)	n (%)	n (%)
Meals	29 (31.5)	37 (69.8)	25 (41.0)	8 (40.0)	104 (44.1)
Day centre	20 (21.7)	25 (47.2)	13 (21.3)	1 (5.0)	61 (25.8)
Dormitory/hostel	5 (5.4)	3 (5.7)	1 (1.6)	1 (5.0)	10 (4.2)
Other	21 (22.8)	5 (9.4)	11 (18.0)	6 (30.0)	45 (19.1)
None	18 (19.6)	2 (3.8)	21 (34.4)	2 (10.0)	48 (20.3)
No answer	15 (16.3)	3 (5.7)	4 (6.6)	3 (15.0)	25 (10.6)

6. Street homeless includes those planning to sleep outdoors and those observed sleeping outdoors. Total homeless include participants in the supported housing- reintegration scheme and persons temporarily accommodated in shelters.

In relation to reasons for homelessness (Table 6), nearly all those with health problems used services and in particular they used day centres in a greater percentage than other homeless people. Research has emphasised how day centres become pivotal in the search for healthcare services amongst the street homeless, as they respond to their urgent needs and are linked to day clinics and public hospitals (Arapoglou et al., 2015). Recent research has also revealed how vital such centres are to homeless persons for recovering the feeling of security and for countervailing stigmatization, despite the austerity constraints which have severely undermined the capacities of staff and volunteers (Vogkli, 2021).

Respondents who were interviewed inside facilities for the homeless were asked how often they faced each one of seven possible problems in their daily lives: never, sometimes, often, or every day. The problems were finding or accessing: a place to rest during the day (faced "often" or "every day" by 27.8%); somewhere to keep belongings (33.0%); washing facilities (17.8%); food and water (21.4%); medicines (14.1%); first aid and medical care (10.8%); personal safety (20.9%).

Table 6. Services used by the homeless who were sleeping on the street, by reasons for homelessness

Services	Financial problems	Unemployment	Family problems	Health problems	Other reasons
	%	%	%	%	%
Meals	62.9*	58.7	52.1	51.9	29.0
Day centre	38.8	31.7	25.0	44.4	22.6
Dormitory/hostel	4.3	1.6	8.3	7.4	6.5
Other	13.8	7.9	16.7	22.2	19.4
None	15.5	19.0	10.4	3.7	32.3

* Percentage that used meals services among those who reported homelessness because of financial problems

As is commonly done in social sciences research, these items can be combined into a single indicator of everyday difficulties by scoring the four response categories from 0 (never) to 3 (every day) and taking the average score over the seven items. The value of Cronbach's alpha coefficient measuring the internal consistency of the scale constructed in this way is satisfactorily high, 0.82. The validity of the scale is demonstrated by the fact that it bears the expected relationship to various factors: more difficulties (higher scores) were reported by the first-time homeless, substance users, those with chronic health problems, and those without a job or pension. Potentially, this scale represents a useful summary measure contributing to the description of the lives of the homeless.

Difficulties were least in Athens compared to the other major cities in this study (Table 7) and this reflects the growth of services, day centres and outreach initiatives of NGOs in inner city areas which provide many of the necessities reported in Table 7 (Arapoglou et al., 2015). A similar picture emerges for Piraeus but the main concern of the homeless for personal safety seems not to have been addressed in this area (see also Table 8 and related comments). However, qualitative and ethnographic evidence from inner city Athens suggests that NGO services and grassroot initiatives can only partially remedy the exclusions and harms inflicted on the homeless by inadequate provisions of public local agencies (Bourlessas, 2018; Bourlessas, 2020; Vogkli, 2021). Moreover, the geographical concentration of services in the Athenian metropolises stands witness to uneven provision nationally.

Table 7. Mean and standard deviation (SD) of the Scale of Everyday Difficulties, by city. Scale scores are on a 0-3 range.

City	n	Mean	SD
Athens	212	0.60	0.64
Thessaloniki	124	1.03	0.61
Piraeus	117	0.86	0.46
Iraklio	20	1.29	1.28
Total	491*	0.80	0.66

* Including 18 respondents in three smaller cities.

Apart from facing difficulties in meeting basic needs of everyday life, the homeless person is exposed to various threats. In particular, they were asked whether they had been the victim of robbery, physical violence, bullying, and sexual abuse or harassment. Table 8 shows that just over half (54.4%) answered that one or more of these had occurred, in most cases robbery, followed by physical violence and, for female respondents, sexual abuse or harassment. As with other items surveyed, there were substantial differences between the cities; in this case, Piraeus had higher rates of victimisation than elsewhere.

Table 8. Prevalence of victimisation among interviewees in facilities for the homeless

City	Robbery	Physical violence	Bullying	Sexual abuse or harassment	None of these
Athens	37.1%	22.0%	5.9%	3.1%/10.0%**	51.2%
Thessaloniki	45.5%	26.0%	5.7%	4.4%/17.2%	48.5%
Piraeus	58.9%	41.1%	16.1%	3.4%/36.4%	33.9%
Iraklio	35.3%	0	0	0/-	64.7%
Total*	44.5%	27.6%	8.4%	3.6%/16.9%	45.6%

* Including 17 respondents in three smaller cities.
** Percentage among males / percentage among females. No females in Iraklion sample.

6. Conclusions and Policy Implications

The findings of the pilot homeless count suggest that a large part of the housing needs of the homeless remains unmet, especially in large urban centres, despite the growth of emergency shelters and services since 2012. Financial hardship and unemployment are factors which contribute both separately and in interaction with other stressors to increased homelessness. The results of the count also suggest that further analysis could explore the multiplicity of the risks of homelessness in Athens, which seem to be more complex than in other cities, and the difficulties of family support to the homeless, that seem to be a particular impediment in smaller cities.

The count has also revealed an alarming difficulty for younger ages to access housing support, especially considering that they are exposed to a combination of risks of homelessness (economic strain, unemployment, lack of housing affordability). Related to this is the fact that foreign citizenship and use of substances are features which differentiate the profile of the street homeless from those using day facilities and shelters. The provision of targeted services and shelters to these subgroups has increased since 2015 but is inadequate both in quantitative and qualitative terms. Six out of ten homeless sleep in the streets in the major metropolitan areas and a high proportion of them has no access at all to any facility for the homeless. Additionally a major part of those interviewed during the pilot are permanently homeless (for more than three years) facing various threats (e.g. robbery, physical violence, sexual abuse). Our findings also signal opportunities for supported housing schemes and rent assistance to enhance preventative interventions on such high risk groups.

The pilot count was an opportunity for the Ministry to introduce an institutional forum for collaboration, knowledge exchange and learning between central and local authorities and NGOs. Its discontinuation by the political administration after 2019 erodes any capacities that this experiment may have generated to curtail fragmentation and antagonisms between stakeholders. The role of Greek universities is worth mentioning not only for introducing surveying techniques but also for facilitating a culture of policy deliberation through pragmatic arguments and evidence, for recruiting and training volunteers among students and sensitising the local public in the cities of the count. The Census year 2021 offers a unique opportunity for repeating the count, capitalising on the existing knowledge, and enhancing collaborations to address the challenges of the pandemic.

References

AHAR (2018), Annual Homeless Assessment Report to Congress, accessed 29/4/2021, https://www.huduser.gov/portal/sites/default/files/pdf/2018-AHAR-Part-1.pdf

Arapoglou, V.P., & Gounis, K. (2017), *Contested landscapes of poverty and homelessness in Southern Europe: Reflections from Athens*. Springer.

Arapoglou, V., Gounis, K., & Siatitsa, D. (2015), "Revisiting the concept of shelterisation: Insights from Athens, Greece". *European Journal of Homelessness*, 9(2): 137-157.

Arapoglou, V.P., & Gounis, K. (2014), *Caring for the Homeless and the Poor in Greece: Implications for the Future of Social Protection and Social Inclusion*. Final Report, University of Crete: Rethymno.

Berry, B. (2007), "A repeated observation approach for estimating the street homeless population". *Evaluation Review,* 31(2): 166-199.

Bourlessas, P. (2018), "'These people should not rest': mobilities and frictions of the homeless geographies in Athens city' centre". *Mobilities*, 13(5): 746-760.

Bourlessas, P. (2020), "Thick skins in lace, thick skins out of place: re-placing homeless bodies in spaces of care". *Social & Cultural Geography* (published online 17 October 2020). DOI: 10.1080/14649365.2020.1837214

Bramley, G. (1993), "Explaining the incidence of statutory homelessness in England", *Housing Studies*, 8(2): 128-147, DOI: 10.1080/02673039308720756

Bramley, G., & Fitzpatrick, S. (2018), "Homelessness in the UK: who is most at risk?". *Housing Studies*, 33(1): 96-116, DOI: 10.1080/02673037.2017.1344957

Byrne, T., Munley, E.A., Fargo, J.D., Montgomery, A. E., & Culhane, D.P. (2013), "New perspectives on community-level determinants of homelessness". *Journal of Urban Affairs*, 35(5): 607-625.

Edgar, B. (2009), *European Review of Statistics on Homelessness*, Brussels: FEANTSA.

Fitzpatrick, S., Bramley, G., & Johnsen, S. (2013), "Pathways into multiple exclusion homelessness in seven UK cities". *Urban Studies*, 50(1): 148-168.

Glasser, I., Hirsch, E., & Chan, A. (2014)," Reaching and enumerating homeless populations". In: R. Tourangeau et al. (eds). *Hard-to-survey populations*. Cambridge University Press. 180-200.

Hanratty, M. (2017), "Do local economic conditions affect homelessness? Impact of area housing market factors, unemployment, and poverty on community homeless rates". *Housing Policy Debate*, 27(4): 640-655, DOI: 10.1080/10511482.2017.1282885

Kalton, G. (2014), Probability sampling methods for hard-to-sample populations. In: R.Tourangeau et al. (eds). *Hard-to-survey populations*. Cambridge University Press. 401-423

Kourachanis, N. (2017), "Homelessness policies in crisis Greece: the case of housing and reintegration program", *European Journal of Homelessness*, 11(1): 59-80.

Lee, B.A., Shinn, M., & Culhane, D.P. (2021), "Homelessness as a moving target". *Annals of the American Academy of Political and Social Science*, 693(1): 8-26

NAEH, National Alliance to End Homelessness. 2020. *Homelessness Statistics*, accessed 29/4/2021 https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-2020/

Taylor, O., Loubiere, S., Tinland, A., et al. (2019), "Lifetime, 5-year and past-year prevalence of homelessness in Europe: a cross-national survey in eight European nations". *BMJ Open* 9: e033237. doi: 10.1136/bmjopen-2019-033237

Tsai, J. (2018), "Lifetime and 1-year prevalence of homelessness in the US population: results from the National Epidemiologic Survey on Alcohol and Related Conditions-III". *Journal of Public Health*, 40(1), 65-74.

Tourangeau, R. (2014), "Defining hard-to-survey populations". In: R.Tourangeau et al. (eds). *Hard-to-survey populations*. Cambridge University Press, 3-20.

Williams, M. & Cheal, B. (2002), "Can we measure homelessness? A critical evaluation of the method of 'capture-recapture'". *International Journal of Social Research Methodology* 5(4): 313-331, DOI: 10.1080/13645570110095346

Vogkli, M.C. (2021), *Care in limbo: an urban ethnography of homelesnessness and care work in Athens*, Unpublished PhD Thesis, London School of Economics and Political Science.

Preventing Family Homelessness: Evidence from Service Provision in Greece

Antonios Roumpakis[1] and Nicholas Pleace[2]

Abstract

Traditionally Greece demonstrated high rates of homeownership and low levels of social rented housing. Housing represented one of the key resources of family asset-based social security in an otherwise highly fragmented social security system. The eruption of the sovereign debt crisis led to the demise of traditional 'middle class jobs', growing job insecurity, and families often being in debt, predominantly on housing and personal loans, making the position of many families uncertain and at worst insecure. The article presents findings from a two-year project which explored both the immediate and longer-term outcomes for families who received support from a pilot Family Support Service, designed to prevent housing insecurity and potential homelessness. We present evidence on housing conditions, debt repayment and management, employment, poverty and well-being. We conclude with a reflection of the Greek housing and social policy responses in the aftermath of the sovereign debt crisis and by contextualising our results within the wider European context.

Keywords: housing; homelessness; debt; Greece; family; welfare

Introduction

Even prior to the eruption of the sovereign debt crisis, the South European welfare states were heavily fragmented, with entitlements often linked to occupational status within unequal social security systems (Petmesidou 1991; Ferrera 1996) that historically achieved moderate results in battling poverty and inequality (Leibfried, 1992). In marked contrast to the North Western EU, protections against housing insecurity, after-housing cost poverty and homelessness have remained limited in Southern Europe. States like Greece lacked the elaborate integrated homelessness strategies and extensive social housing provision (Arapoglou, 2004). Instead, Greek provision to prevent family

1. Senior Lecturer, Department of Social Work and Social Policy, University of York, UK. Corresponding author's email: antonios.roumpakis@york.ac.uk
2. Professor, Director of Centre for Housing Policy, University of York, UK.

housing insecurity and homelessness - as is the case for many Southern EU social protection systems – focused on families at high risk of homelessness. e.g. when facing eviction (Baptista *et al*, 2017). A 'Northern' EU policy of comparatively generous housing-cost welfare benefits, which can encompass social housing with a secure tenancy at an affordable rent and relatively extensive welfare benefits (including in-work welfare benefits for families in low income employment) is less widespread, with these sorts of protections centring on social work/social services systems for child protection and to prevent child destitution, i.e. state intervention occurs *in extremis* rather than there being a wide spectrum, comparatively well-resourced, system of safety nets (Pleace et al, 2018).

The austerity-driven welfare reforms enacted in the aftermath of the sovereign debt crisis impacted severely on the social fabric and cohesion of South European societies (Papadopoulos and Roumpakis, 2012). The reforms had severe repercussions in weakening security *in* and *outside*[3] of the labour markets (see Moreira et al., 2015), increasing and deepening socio-economic inequalities including income losses among low- and middle-income groups (Petmesidou, 2011; Martin, 2015; Karamessini and Giakoumatos, 2016). The persistence of long-term unemployment, high incidence of poverty and household indebtedness parallel to declining household saving rates continue to be among the greatest challenges facing South European welfare states (see Papadopoulos and Roumpakis, 2020). Our article explores how these aforementioned challenges intersect with one of the few pillars of socio-economic security in Southern Europe welfare regimes; namely homeownership.

South European countries, and Greece in particular, demonstrated high rates of homeownership and low levels of social rented housing together with a strong relationship between family and access to housing (Emmanuel, 2006; 2014). Allen et al (2004) identified the importance of housing in allowing South European families to redistribute and exchange services of care and support to its members, for example, older people, children and non-married members while at the same time it would allow its members to mobilise, pool and redistribute resources (see also Papadopoulos and Roumpakis, 2013) and accumulate assets that would be transferred to younger generations (see also Theodorikakou et al, 2013). We can thus suggest that the high rates of homeownership in Southern Europe constitute the family home as a key, asset-based, resource *of* and *for* social security in an otherwise highly fragmented social security system (see also Kemeny, 1995).

Next, we review the theoretical framework for capturing how families are expected to absorb social risks at a time of increased and generalised insecurity in Greece. Then we review the key policy developments relating to housing as a key, asset-based, resource *of* and *for* social security in an otherwise highly fragmented social security system. The article then presents the methodological premises underpinning the study and then critically evaluates the findings focusing on housing conditions, debt repayment and management, poverty and well-being. Our article aims to voice the experiences of families which experienced a dramatic reduction in terms of their income because of unemployment and whose housing was potentially under threat. In doing so, we present empirical evidence on the immediate and longer-term outcomes for families who received support from a pilot Family Support Service. We conclude with a reflection of the Greek housing and social policy responses in the aftermath of the sovereign debt crisis and by contextualising our results within the wider European context.

3. For the analytical importance of this distinction and its original formulation, see Papadopoulos, 2005.

The Transformation of the South European Housing Policy: The Greek Case

There have been extensive studies that focused on the implications of the new European economic governance and the impact of the austerity measures in Southern Europe. Among others, it has been argued that the austerity measures were a direct assault to middle classes both in terms of their disposable income and taxation but also in terms of employment protection and job losses leading to a prolonged period of institutionalised insecurity (see Vaughan et al, 2016; Papadopoulos and Roumpakis, 2017). Unemployment is also associated with the increase of homelessness in Southern Europe (Kenna et al, 2016) there being some wider evidence that homelessness is more likely to be triggered by simple poverty in less extensive European welfare systems, rather than be associated with combinations of income insecurity and complex support needs, as is the case in the most extensive welfare systems in North Western Europe (Benjaminsen and Andrade, 2015). Considering that the formation of the Greek middle class prior to the eruption of the crisis was anchored in securing a home, it becomes important to explore how the crisis affected housing conditions.

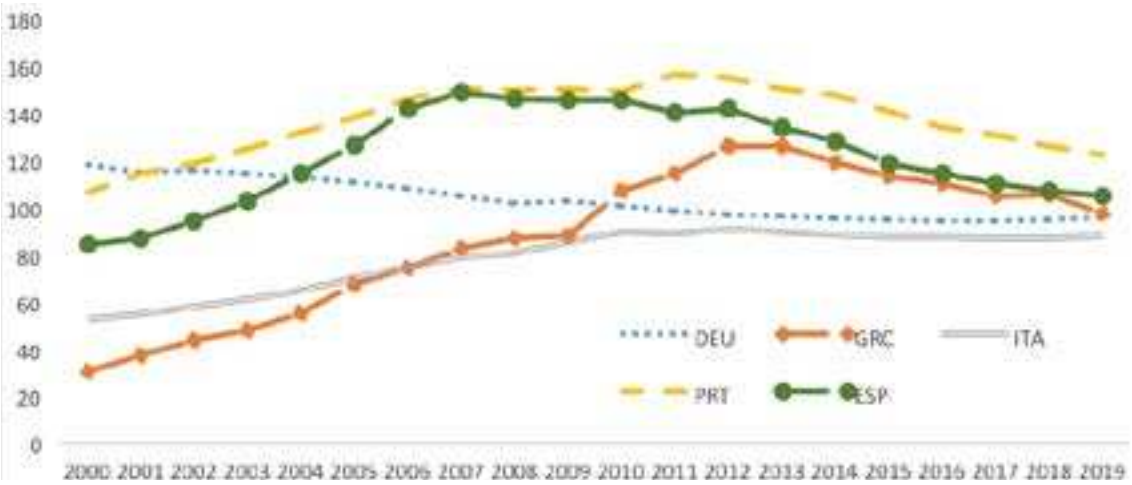
Next, we introduce an analytical periodisation for capturing the development of family strategies on home ownership and tenure. We borrow our periodisation from the work of Papadopoulos and Roumpakis (2013; 2020) to capture the role of the family as a collective socio-economic actor and reflect on its strategies in mobilising, collecting and redistributing resources to its members. Again, it is important to highlight that in contrast to northern or continental welfare states, in Southern European economies the state and often employers off-loaded the risk of social reproduction into families (see Rangone and Solari, 2012; Papadopoulos and Roumpakis, 2013; 2019), with housing protection being one of the cases in point. Patterns of homelessness service provision, which tend to be less extensive and less well-resourced in the South and East of Europe and centring on charitable, rather than state funded provision, have been seen as reflecting wider cultural and political attitudes to social protection systems, rather than being explicable simply in terms of differences in GDP (Pleace *et al*, 2018). Allen et al (2004) argued that the weak provision of social housing in Southern Europe, in particular Greece, could be explained both by the strong family solidarity networks in place but primarily due to the fact the state did not regard social housing provision as its moral (and economic) responsibility. Recent studies identify the continuing importance of family as a collective actor in absorbing social risks especially when members face the risk of homelessness (Kourachanis, 2018) but at the same time highlight how family's role has been stretched (Mavridis and Mouratidou, 2018). Our argument is that the state and employers continue to offload the costs and responsibilities for housing to the family, even after the eruption of the sovereign debt crisis, exposing both the limits of this approach and its possible repercussions on housing conditions, well-being and debt management among Greek families.

A Tentative Periodisation

The period from after the end of World War II until the mid 1990s and prior to the process of joining the European Monetary Union[4] can be seen as marking the first period in Greek post-war housing policy and experience. During this period, families had a clear aversion to credit risk and relied heavily on their own savings for financing the purchase or construction of housing (see Mulder, 2006). Families followed 'conservative' strategies that prioritised the accumulation of assets and real estate as resources for their own housing or for rental income (Papadopoulos and Roumpakis, 2013). The state did not offer much support financially but instead tolerated as Tsoulouvis (1996) argued the construction of building with no or temporary permissions, and facilitated, often for political exchange favours, the expansion of urban planning into new territories. As Emmanuel (2014) argues, homeownership in Athens stands out as holding a uniquely egalitarian pattern, similar to some extent with other Southern Europe capitals, in the sense that both low- and middle-income strata owned their home outright. The outright ownership of housing was accompanied with and aversion to credit risk and high levels of household savings (see Mulder, 2006).

A second period coincided with the efforts of the *Costas Simitis* government, in mid 1990s, to meet the entry criteria for joining the EMU. The criteria required fiscal constraint in public budgets and applying restraint in wage and welfare demands in order to reduce inflation rates. By 1999, interest rates dropped to 3.1% from 19.5% in 1994. The latter signalled a change in the strategies of families and the aversion to credit risk gave away to a new model for financing housing development. The entry to the Eurozone solidified the availability of low-interest rate consumer and housing loans, backed up by the European Central Bank (ECB), with households becoming increasingly exposed to credit.

Graph 1. Total Household Debt as% of net disposable income, 2000-2019



Source: OECD Stat.

4. Maloutas et al (2020) offer a similar periodisation based on housing affordability and inequalities.

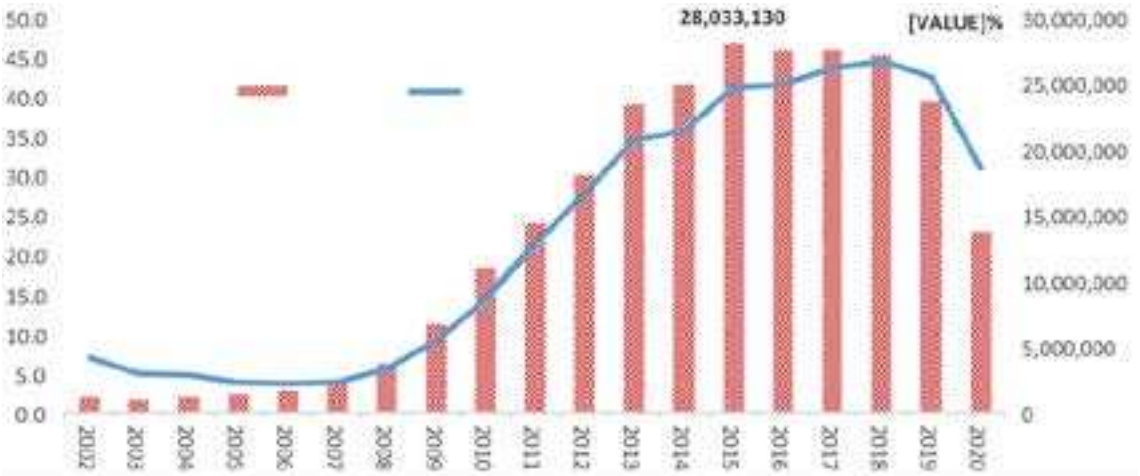
As Graph 1 shows, the levels of household debt as a percentage of net disposable income increased drastically in all Southern European economies after their entry in the Eurozone, with Greece displaying the sharpest increase until the eruption of the sovereign debt crisis. Exposure to indebtedness was higher for middle- and higher-income groups (Marsellou and Bassiakos, 2013). At the same time, available data on household savings as a percentage of net disposable income, shown in Graph 2, indicate a drop in total household saving rates among South European economies. Similar trends are also identified in Greece with saving rates dropping to 2.6% in 2004 from 11.4% at the end of 1995 (Dasopoulos, 2009). It can be argued that the attempt to encourage the financialisation of housing markets (see Aalbers, 2016) went in pace with a debt-driven economic growth model that at the one hand financed the government's budget deficit and at the household level 'compensated' for declining saving rates (Lapavitsas, 2019). Both Graphs 1 and 2 add the German trends as a comparator indicating the opposing trends between the South European periphery and Germany.

The third period began with the eruption of the sovereign crisis in Southern Europe. The crisis took place in a midst of increased exposure of household debt, comprising mostly housing and personal consumption loans (Papadopoulos and Roumpakis, 2013; Emmanuel, 2014). The combination of austerity measures and an internal devaluation strategy would expose households and families at levels of high debt, worse labour market conditions both in terms of income and working arrangements with the state retracting its already meagre levels of public support. For the first time, many households faced the risk of evictions or foreclosures – a direct threat to family housing as a cornerstone of social security in Southern Europe.

Graph 2. Total household saving rates as% of net disposable income, 2000-2019

Source: OECD Stat.

Graph 3. Non- performing Residential Loans in value in (€ thousand) and ratio as a percentage of total residential loans (NPL,solo), 2002 - 2020.



Source: Compiled by authors based on Bank of Greece Statistics (NPLS_TIMESERIES_BoG_ENG). Note: Solo measures refer to individual operating banks even if they are part of a group.

As it can be seen in Graph 1 and 2, with the exception of Italy, households in Greece, Spain and Portugal started deleveraging their debts after 2012 with saving rates however remaining negative in Greece and Portugal and much lower in Italy and Spain since their entry in the Eurozone in 2000. As shown in Graph 3, the number of 'non-performing' housing loans both in volume and as a percentage of total housing loans had already increased prior to the crisis In Greece, displaying the accelerating reliance on market mechanisms for purchasing residential properties. This trend continued after 2009 with the total value of non-performing housing loans exceeding €28bn in 2015 and the highest percentage of non- performing loans (in value) reaching 44.5% in 2019.

The periodisation offers us the opportunity to reflect on how the housing market has become more reliant on credit and financial markets, with the latter proving volatile and subject to significant turbulence pushing many families at the risk of evictions and foreclosures. At the same time the periodization captures the different conditions and challenges facing homeowners and tenants. For example, families that outright own older residencies and assets might not necessarily face the same pressures as those families who purchased their house via a housing loan and experience a drastic loss of income[5]. For the latter, the challenges could be insurmountable with repossessions or even in case of rental agreements with evictions posing a direct threat to their security (Arapoglou, 2016).

One of the most protective measures adopted in the aftermath of the crisis was the introduction of the 'Katseli law[6]' in 2010 which protected first and primary homes from repossessions and offered a shield against the mounting pressures from the troika (European Commission, ECB,

5. This also has specific age characteristics with serious repercussions for the ability of young people to form their own families or the need to cohabitate with their parents.

6. Named after the Minister Louka Katseli.

International Monetary Fund)of lenders to liberalise the housing market. Despite the election of a left progressive (SYRIZA) coalition government in 2015, a new law that accelerated the process both for evictions and the purchase of non-performing loans (NPLs) was introduced. The new law allowed the sale of non-performing loans to hedge and vulture funds along with the introduction of a new solvency law. As shown in Graph 3, the drastic drop of NPLs by 2020 relates to their voluminous sale in secondary markets to hedge and vulture funds[7]. From 2021 onwards, a new insolvency law has been put in place that removes the protections offered in the 'Katseli' law.

At the same time for many of the families that own their property outright, the levy of a unified property tax introduced in 2011 coincided with a drastic drop in wages and pensionable income. The tax levy was gradually reduced but remains even to this date one of the most unpopular measures and constitutes another burden on families' budgets (Maloutas et al, 2020). The levels of housing unaffordability and after housing cost poverty, both for homeowners and tenants are among the highest in Europe, with many families declaring that they are not able to keep their house warm or meet their monthly utility bills (Pittini et. al. 2017). Analysis conducted in 2017, using EU SILC data, reported that:

> *In Greece, 43.3% of families with dependent children are overburdened by housing costs. In Spain, Bulgaria, Hungary, Romania, and the United Kingdom, this figure is between 12% and 15%* (FAP/FEANTSA, 2017, p. 58)

As recent research highlights, Greece continues to lack a coherent housing policy or support in place in the aftermath of the sovereign debt crisis (Kourachanis, 2017; 2019). The discontinuation of the social housing programme in 2011 was a blow to many working-class families that benefited from preferential interest rates and rent subsidies (Emmanuel, 2014). Instead, Arapoglou and Gounis (2017) draw attention to the introduction of a crisis-management model that aimed to offer minimum levels on income support to participants that could meet the strict eligibility criteria. In November 2014, the Greek government introduced the very first pilot (6 month) for a Guaranteed Social Income (GSI). The pilot programme ran across 13 municipalities and involved almost 19,000 households with the average monthly support estimated at €220 per month (Matsaganis, 2017).

In 2015, the SYRIZA government came into power proclaiming the need to tackle the 'Humanitarian crisis' but remained lukewarm on continuing the GSI. The government did however soon expanded the scheme, now rebranded as Social Solidarity Income (SSI), offering access to free health care for people who lack a social insurance record, free school meals (vouchers), electricity subsidies, access to European support funds and programmes against poverty. Additionally, there were schemes that aimed to 'activate' the unemployed through support and training schemes based however on pre-existing (OAED) training programmes amidst unfavourable structural labour market conditions. Evaluations of both GMI and SSI identify major shortcomings, among others, in their delivery mechanisms and their effectiveness in lifting beneficiaries out of poverty (Lalioti, 2016; Roumpakis and Pleace, 2018; Lalioti et al, 2019; Sakellaropoulos et al, 2019).

7. The 'Hercules' securatisation scheme, which was originally conceived to run out by 2019, was extended recently, upon the request of the Greek government, as NPL are expected to increase once again due to the pandemic.

Next, we present the methodology and evidence from a two-year project which explored both the immediate and longer-term outcomes for families who received support from a pilot Family Support Service. As such, this research offers an example of the alternative crisis-management model delivered to those facing extreme risks, in the absence of a comprehensive and statutory network of support in preventing or dealing with homelessness.

The Family Support Service

The research centred on a Family Support Service provided by PRAKSIS a Greek NGO[8], supported by the Stavros Niarchos Foundation, a major European and international philanthropic organisation[9]. The Family Support Service provided an initial three-month period of financial, practical and emotional support to families who can demonstrate they have experienced job loss and whose housing is potentially under threat. The financial support was designed to cover rent/housing costs, utility bills and nutrition. The support is focused on practical advice and labour market activation, i.e. provision of assistance with looking for and securing paid work. Alongside this, Family Support Service workers can also facilitated assistance with parenting, family relationships, health and wellbeing, emotional support and support with issues around low self-esteem. There was also support with dealing with debt which was a widespread issue for the families. Support was flexible and personalised, with a case management approach being taken, workers coordinating with other services, when the Family Support Service was unable to provide direct support. After the initial three months, support could be rolled forward for another three months, after which financial support would cease, although practical and emotional support could continue for longer (Roumpakis and Pleace, 2018). The service was aimed at families who were at risk of sustained poverty, housing exclusion and potential homelessness if they did not receive assistance. The service offered a slightly more generous level of support than was available from state programmes.

Methodology

The first stage of the research was conducted in the Autumn of 2016 in Athens and Thessaloniki comprising interviews[10] with ten families using the Family Support Service. The next stage of the research involved a second round of interviews in the Autumn of 2017 with the same families and a questionnaire distributed to families who had received the Family Support Service. The questionnaire was designed to receive 100 responses, which encompassed a high proportion of all the families who had received support and this was achieved. This mixed methods approach was designed to capture the lived experience of families as they transitioned through the service, alongside gathering statistical data from a random sample of 100 of the families who had

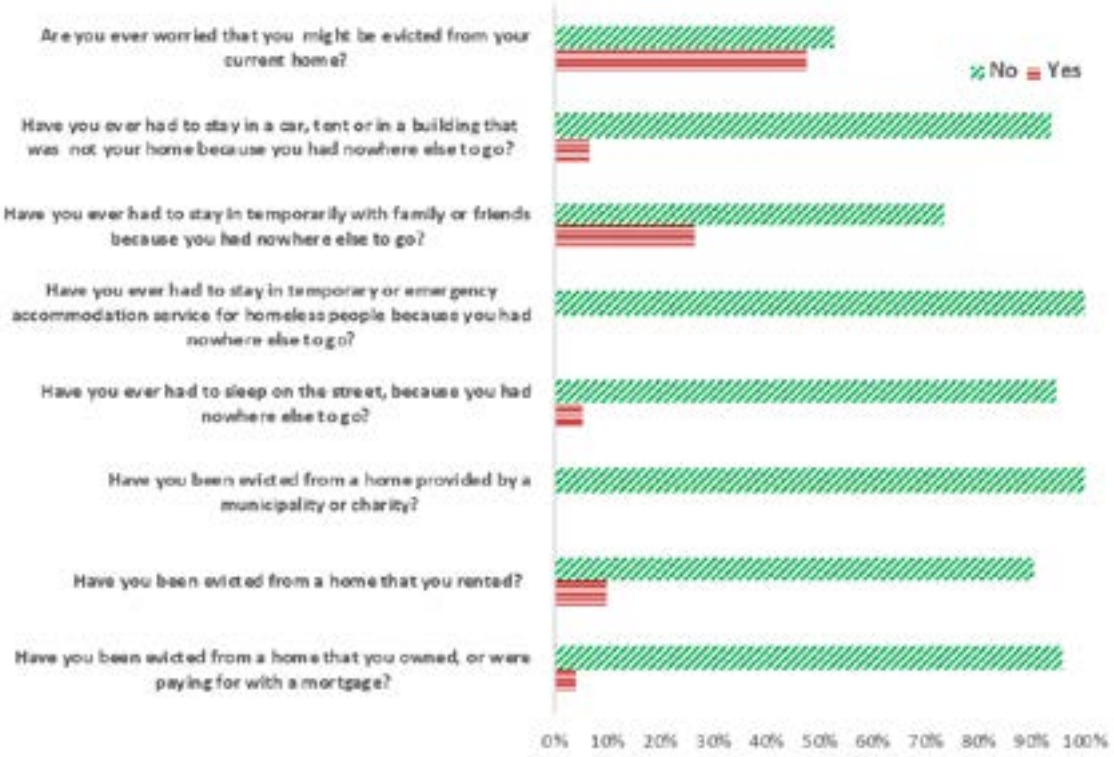
8. https://praksis.gr
9. https://www.snf.org/
10. All interviews were conducted in Greek.

received support. Interviews were conducted in Greek and research instruments, including the questionnaire, were translated into Greek. Ethical approval was secured through independent review at the University of York.

Housing Conditions, Security and After-housing Cost Poverty

Twenty-five percent of the families that received the PRAKSIS Family Support Service owned their home outright, while another 25% were owners still paying a mortgage (housing loan). The largest group of responding families rented privately (34%) with a few of them sharing with friends or relatives who were paying rent or a mortgage (5%).

Graph 4. Housing insecurity and alternative accommodation

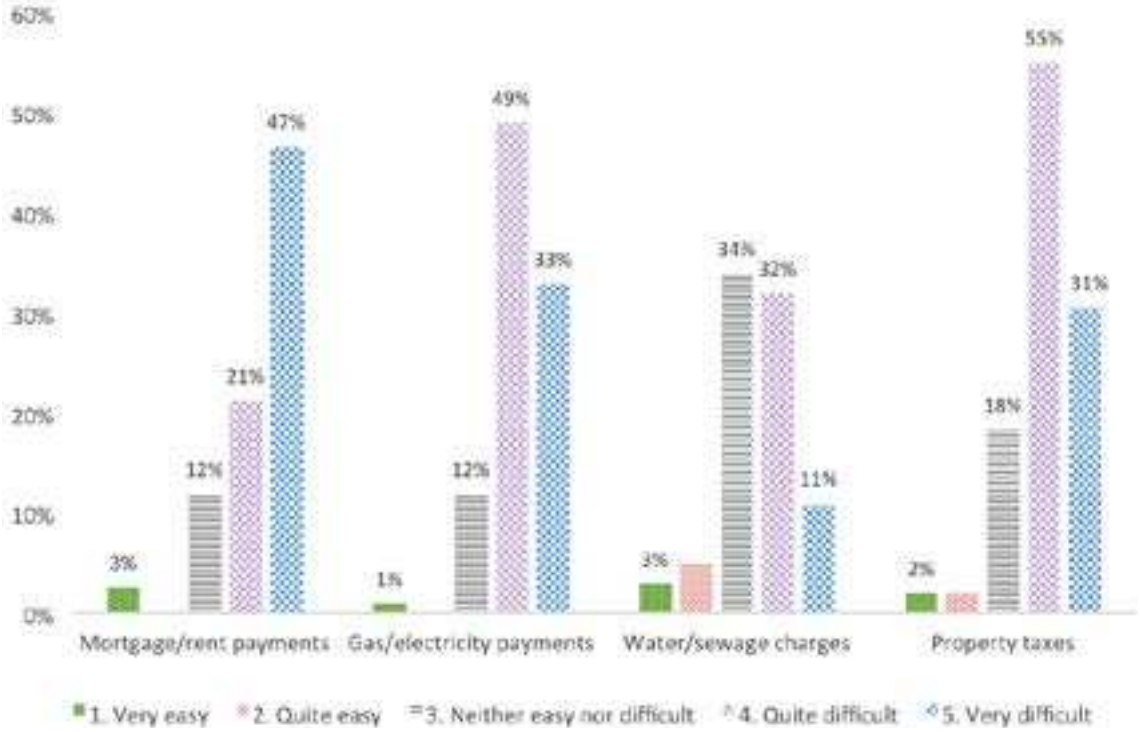


Source: Service user questionnaire base: 100 families

The majority of the families (44%) indicated that they were 'neither happy nor unhappy' with their home. Only 11% replied that were 'very happy' with 35% of families however replying 'quite happy'. Those who were unhappy with their housing were less numerous, 9% of our families replied that they were unhappy with their home, with 5% indicating they were 'very unhappy'. Overall, satisfaction with current housing was not very high, but most of the families who responded to the questionnaire were not unhappy with where they were living.

Service users were unlikely to report infestation, i.e. a problem with mice, rats or insects in their home (5%) but 26% indicated that their house had damp and 44% indicated that their home needed repairs. Additionally, 34% of the families indicated that their house was too cold and 28% reported it was too hot. The majority of the families identify that their house needs repairs and additional space. Overall, families were satisfied with the share of living and bedroom space and also with the available equipment in bathroom and in the kitchen. Interestingly, families indicated limited concerns in accessing children's school or nursery as well as shops, reflecting the urban location of much of the housing. Instead, some indicated concerns over access to green space (18%) and levels of crime in their neighbourhood (18%).

Graph 5. How easy or hard is it to afford …



Source: Service user questionnaire Base: 100 families.
Note: Mortgage/rent payments excludes those who owned their home outright.

From the available literature (Pleace *et al.*, 2008) we know that time spent in temporary accommodation can be detrimental to the family's economic situation and the fear of eviction linked to increased levels of stress and deterioration of mental health (Nettleton *et al.*, 1999). As shown in Graph 4, families often indicated that they are worried about being evicted from their current home (whether on mortgage or private rent) with the actual experience of eviction being higher for those who rented privately. For those who did need temporary accommodation, 7% of the families reported sleeping rough in the past, although none of the families had slept in accommodation services for homeless people, or in a house provided by municipality or a charitable organisation. The majority of those who needed temporary accommodation relied on family or friends (25%) while a few (8%) had also slept temporarily in tents or in a car.

Graph 5 shows how far families could afford key expenses, i.e. mortgage/rent payments, electricity/gas costs, water/sewage costs and property taxes[11]. With the exception of those who owned their house outright, the remaining families primarily replied that it is 'very difficult' (47%) and 'quite difficult' (21%) to afford mortgage or rent payments with only 3% responding that they find it 'very easy'. Once asked about their ability to afford gas and electricity supply, 33% of all of our sample found it 'very difficult' and 49% 'quite difficult' to afford payments, meaning thus that 8 out of 10 families faced difficulty in paying these bills. Only one family answered that they found it 'very easy' to pay electricity and gas bills. The majority of the families reported that paying water and sewage charges was 'neither easy nor difficult' with one third (31%) however being in arrears with payments. Among those who owned a home, whether outright or not, most reported that meeting property taxes was 'very' (33%) or 'quite difficult' (55%), nearly nine out ten owner occupiers reporting some problem in paying property taxes. These findings showed the lived experience of families facing extreme financial pressures and housing insecurity in Greece, echoing the results of larger scale population analysis (FAP/FEANTSA, 2017).

Debt repayments

The families who had generally been working for sustained periods of time, who had careers prior to the crisis, were not always used to budgeting in the sense of managing every Euro, rather than being in a situation where earnings tended to cover or more than cover expenditure and their budgeting only needed to be approximate. The 'adjustment' to being without enough, or more than enough, money could be a challenge for some of the families, according to the Family Support Service staff, suddenly going from, for example, earnings of €1000 to an income of €400 or less and having to make challenging decisions around competing - essential – spending priorities.

Alongside adapting to lower levels of income, the families using the Family Support Service often required assistance in managing debts. As noted, these debts could be multiple and significant. Part of the role of the financial consultant element of the Family Support Service was to help pay, reschedule andmanage debts more broadly. The discussion on financial planning and how to prioritise needs and payments was reported as being of benefit by the families who were interviewed. The advice on how to manage on a restricted income, maximise the efficiency of spending and on dealing with existing debts was highly valued. Two families share their experiences below:

> *It was a great support to have someone to sit down and go through our financial liabilities. They informed us that we need to prioritise the house loan payments in order to apply for the 'Katseli'[12] law and negotiate with the bank. Mentally, it was impossible to go through this on my own, so stressful.*
> (Family Interview, October 2016)

11. PRAKSIS Family Support Service did not offer financial support towards the payment of property taxes. We included this question in our survey as it serves as a crucial indicator for families' affordability and possible budget restraints.

12. Prevents eviction for families from their primary or only residence.

We sat down with the social worker and put all the bills on the table – she was clear that I could use the financial support to negotiate with the electricity company. I got 200 Euros and went straight to them and managed to arrange instalments. I did not have the money to organise this myself.
(Family Interview, October 2016)

Service users who were interviewed generally had a positive view of the advice provided around money and debt management by the Family Support Service as it allowed them to put their finances back in order and also avert the immediate risk of repossessions and eviction and to make their home and possessions more secure. Two families share their views below:

The financial support was such a great relief! The programme enabled us to put our debts in order. Since the programme ended, I am not letting the electricity bill to go in debt, I do struggle with the rent payments but I am on it.
(Family Interview, September 2017)

The financial support was great – a gift from god. My child has a serious health problem and having this support made a huge difference as we need the electricity to run at all times. If they had cut the supply I would have reconnected the supply illegally myself … I have done it[before]. And now I have to pay the penalty. The medication needs to be kept in the fridge. I would never risk this … I went back to the electricity company and made the payment. I explained why I did what I did. We have an organised schedule of payments now. Non-negotiable.
(Family Interview, October 2016)

Some of the families had also received what they viewed as being generous support in legal advice that had enabled them to prevent evictions and foreclosures. It is important to note here that none of the interviewees were aware of alternative legal assistance, which meant that without the Family Support Service, some may have experienced eviction or foreclosure/repossession.

I met the legal consultant and she helped me to put together all the papers to enter the 'Katseli Law'. It meant that they could not ask for more money until the hearing of the case in court. We are still waiting for the court case. It was a relief.
(Family Interview, October 2016)

A few of the interviewees commented that their overall debt accumulation levels reflected financial decisions that were taken on a completely different labour market and welfare support reality. They had taken on debts in what was effectively a different world from the one in which they now found themselves living, without imagining the problems they would face in repaying those debts, two families share their experience below:

My husband used to work for a car mechanic, repairing cars etc. I was also working there as a secretary. He was paid really well and I was paid ok. We had enough. Enough to start thinking about having our own home. After the crisis his boss kept him in the job as he was experienced but he accepted a lower wage. My job was gone. From almost 3000 Euros a

month, we dropped to a 1000 Euros – it was a shock! Until we realised what is happening, we got in arrears in everything. The social worker helped to renegotiate with the bank – I was embarrassed to go and ask them [bank] for a lower payment on my housing loan. We settled for half the payment which will means of course that we will probably never pay off the loan!
(Family Interview, October 2016)

I used to work in the media – before 2008 I had two jobs and made a lot of money. I was in the 'in and out' of major TV station. There was a lot of money involved and lot of working hours. Now all the media enterprises are in trouble… if you told me that the channel and the newspaper would close few years ago I would have laughed at your face. I thought that my job was secure. I put some money aside but never expected this mess.
(Family Interview, October 2016)

Health and well being

The introduction of co-payments and the gradual privatisation of health care services provided by public hospitals led to a substantial increase in the number of Greeks who are unable to meet their (self-reported) health needs for medical examination or treatment. This is particularly the case for lower- and middle-income groups who identify difficulties in meeting their health needs and lacking ability to (co)pay for medical tests and doctoral visits (see also Economou, 2015).

Most of the questionnaire families identified that their health was 'fair' (41%) but 28% indicated health problems. Although 29% answered that their health is either 'very good' or 'excellent', the percentage of families who reported that health concerns made it difficult to find work was very high at 90%. It is important to highlight here that families admitted that they prioritise absolutely necessary medical treatments and many mentioned, that they do face some minor health problems or injuries for which they have not received treatment, due to low income or the condition not being covered by social (medical) insurance. Three families talked about their experience of health problems and stress:

I have an injury on my hips, which is really expensive. I had to find a job first and then go to the hospital. As I have been out of work for so long, I had no access to social insurance. I managed to find a job now and went to the hospital. They told me I will be on the list – 6 months later I have not heard from them. It is painful to work and go up the stairs but … 'god bless'.
(Family Interview, September 2017)

Everything that is happening out there is stressing me out - cannot sleep still. I am worried about my kids. My eldest is 16 and soon he will need money for private tuition to take the exams. I have no idea how I will afford it. It causes me stress to think I might not be able to support him. None of this is his fault.
(Family Interview, October 2016)

It is a shameful thing what they have done to us. My son asked for a pair of socks the other day. I had no money in my pockets. Nothing. I cried all night.
(Family Interview, October 2016)

Families responding to the survey reported that have felt sad 'all' (13%) or 'most of the time' (31%) with more than one third reporting they felt sad 'some of the time' (36%). Families also reported that either physical or mental health concerns interfered with normal life with 10% indicating that it happened 'all the time', 24% 'most of the time' and 39% 'some of the time'. Rather worryingly, many of the families reported that they were not able to feel calm during the previous four weeks, with 20% answering that they felt calm 'little of the time' (20%) and 27% 'rarely'. The results indicated that mental health issues were a major concern for most families and might represent a barrier for transitioning to the labour market.

As a result of the abrupt and, at times, disruptive changes in the labour market, families reported, both in the interviews and in the questionnaires, an increased sense of anxiety, loss of sleep and feelings of shame. As one family member commented:

Emotionally, I was a mess – I was a mess before and when I joined the programme […] Soon after I found a job, and ever since I am feeling better but I still have a lot of stress about what future holds, I am not sleeping well, still worrying that the family income is not enough, and my job contract might not be renewed.
(Family Interview, September 2017)

Support with Entering the Labour Market

Many families had been helped into work, with 81% of the 100 families responding to the questionnaire reporting the labour market activation offered by the Family Support Service were 'very good' or 'excellent', but the challenges of securing employment were evident, with 45% of responding families reported that both partners were working 16 hours or more a week. Much of the work that the adults in families were able to secure was more precarious, offered shorter hours and was lower paid than the work they had prior to the financial crisis, with 67% of families reporting that it was 'very difficult' to find work that 'paid enough to live on'. This essentially means that, although the service was largely successful at getting people into work, the respondents regarded the current labour market did not provide the kind of work that would enable families to have enough to live on.

The majority of the jobs in the private sector are not paying any contributions towards social insurance therefore limiting service users' access to the relevant health services. Also as few of the respondents commented on, they need to work extra shifts or even get a second job, usually on the side, to secure the necessary financial resources they needed. Two families described their experiences:

I got a second job. I am working on a late night shift as cleaning lady in café-snack bar. It is late hours. I put the children for sleep and I then leave for work. It mostly for Friday and Saturday nights – it pays 20 euros a night… I need the extra money as the day job contract is not renewable. At least I have not heard that it will be renewed!
(Family Interview, September 2017)

I do handyman jobs on the side. Some painting, some plumbing. If it is simple I will take it. Mostly in the neighbourhood. My oldest son is 16 and he keeps growing – he needs new clothes every month! All the money from the regular job is just enough to pay the rent, electricity, water, some basic food shopping and public transport. My monthly salary just covers the basics! So, the extra money covers everything else.
(Family Interview, September 2017)

Additionally, many respondents that found a job in the private sector often end up working for more hours than those they are paid for. Often this would involve extending hours on the spot, adjusting to business demands. Below, three families share their experiences:

My employer wanted to stay a bit longer – it was Friday night and got really busy. It was after midnight and just finished my shift. I ended up staying up to 4 o'clock in the morning. We sold out. I was knackered. I asked for my money and got some 'food to go' instead.
(Family Interview, October 2016)

They often want me to stay longer on the job […] I get paid for this … not a lot … not what it used to get but I get paid for the extra hours. My boss is ok.
(Family Interview, September 2017)

I do not mind working hard. I will do it. I have done. I will always do it as long as I am standing on my own two feet. The work pays well. If the boss asks me to do some extra hours then I will do it. I am thankful.
(Family Interview, October 2016)

Conclusions

The research highlights the limits of European welfare and housing policy that is posited on an assumption that employment opportunities will be widespread, will tend to offer sufficient wages and income security to enable families to buy or at least rent on a sustainable basis and that, should household income fall because of bad luck, ill-health or relationship breakdown, extended family will generally be there to pick up the pieces. By drawing an intersection between social policy and housing we are able assess the severity of the austerity reforms and the coping strategies of families in relation to housing, their health, well-being, employment and debt management. As manifested in the Greek case, the absence of a comprehensive and well-established network of support for preventing families from the high risk of homelessness and the combination of a low wage and insecure labour market posited substantial challenges to housing as a key, asset-based, resource *of* and *for* social security.

Straightforward economic risk, rather than the characteristics of families, lay at the root of much of the experience of housing precarity with which the Family Support Service was engaging. Many of the families were from the social and economic mainstream, only a tiny minority reported issues like problematic drug and alcohol use, they had often been stably employed middle class households with mortgages prior to the crisis, finding themselves rapidly en route to housing

cost poverty, housing precarity and potential homelessness was unexpected, they fell hard and fast, finding that there was little to protect them. It was perhaps not surprising that many of our respondents admitted to experiencing mental health issues. Still, the 'crisis-management' tools promoted by the Greek government, under the auspices of the troika of lenders, focused one-sidedly on activation programmes and have paid less attention in supporting both emotionally and practically families with support needs and mental health problems (see also Arapoglou and Gounis, 2017). Any financial support, similar to the GSI (or SSI) can, temporarily, alleviate immediate risks of housing eviction and repossessions, but does little to support the service users in re-entering the labour market and regain a sense of normality, self-confidence and control over their lives.

This research provides an opportunity to reflect also on narratives that homelessness, including family homelessness is behavioural in origin, stems from mental illness or is the result of some combination of self-destructive choice and mental ill health. Although understanding homelessness largely in terms of individual pathology, continue to be strongly and widely asserted (Parsell, 2018), this research shows that Greek families receiving help from the Family Support Service were not characterised by the supposed 'characteristics' of homelessness prior to running into sudden and severe difficulty, their trajectories through the risks of housing insecurity and homelessness were partially the result of their own decisions and actions, including the choice to work with a service that, while it offered much needed financial support, was posited on labour market activation, reflecting wider ideas that dealing with poverty and housing exclusion is best dealt with by enabling self-exit to a more stable and viable economic position. As has been illustrated here, much depends on whether that more stable and viable economic position is actually available, supply-side interventions in the labour market have limits, the economy has to be generating the jobs that provide the stability and level of income to facilitate an exit from poverty.

The realities of a low wage, insecure labour market with limited social protection were highlighted by the economic crisis, a lesson reinforced by the economic consequences of the pandemic that continues to blight Europe at the time of writing. In response to the pandemic, the Greek government introduced a temporary extension of housing benefits and reduction in primary housing rent for workers affected by the pandemic to cater immediate rather than address chronic needs. Having only recently starting to recover from the impact of the sovereign debt crisis, the Greek social policy response to the crisis remained modest. Perhaps rather more worryingly, the remarkable low enrolment rate in the furlough scheme is attributed to employers' reluctance to commit to the restriction of dismissals, opting to maintain precarious and casual contracts in the labour market (see Moreira et al, 2021). Considering that most of the families we interviewed are in insecure jobs with often casual contracts, it would be worth researching whether difficulties to afford domestic life resurface, with families climbing back out to a state of housing exclusion and falling back into the risk of homelessness (Meert and Bourgeois, 2005).

Our findings suggest that the Greek welfare state continues at large to offload the risk of social reproduction, including housing costs and conditions to families. The accumulation of household debt and the negative saving rates of Greek households together with the reported inability of many families to meet their mortgage and rent payments raise substantial concerns

on housing affordability. These extend also to housing and living conditions as many families report inability to make utility payments and pay off property taxes. Vulnerabilities in relation to housing stability, the risk of after-housing cost poverty can – under the wrong economic circumstances – be widespread, moving well beyond the populations that are 'expected' to be at risk of homelessness. In this sense, European homelessness can be seen to have clear macroeconomic and public policy drivers, as is evidenced by the experience of the Greek families using the Family Support Service, this is not to reduce housing insecurity, exclusion and homelessness to systemic factors, as clearly individual needs, characteristics and experiences, as well as individual choice, must play a role, but the limits of seeing family homelessness as a family problem, expecting those families and their extended network of kin to generally deal with it themselves, are illustrated by this research.

References

Aalbers, M. (2016), *The financialization of housing*, London: Routledge.

Allen J., Barlow J., Leal J., Maloutas, T. and Padovani, L. (2004), *Housing and Welfare in Southern Europe*, Oxford: Blackwell Publishing.

Arapoglou, V. P. (2004), "The Governance of Homelessness in Greece: Discourse and Power in the Study of Philanthropic Networks", *Critical Social Policy*, 24(1), pp. 102-126.

Arapoglou, V. (2016), 'Researching housing exclusion and homelessness in Southern Europe: Learning through comparing cities and tracking policies', *European Journal of Homelessness* 10, pp. 87-108.

Arapoglou, V. P. and Gounis K. (2017), *Contested landscapes of poverty and homelessness in Southern Europe: Reflections from Athens*, Macmillan Palgrave.

Arapoglou, V. P. Karadimitriou, N., Maloutas, T. and Sayas, J. (2021), *Multiple Deprivation in Athens: a legacy of persisting and deepening spatial divisions,* Hellenic Observatory Discussion Papers, LSE.

Bank of Greece (2021) Statistics - Evolution of loans and non-performing loans (2002 to today), https://www.bankofgreece.gr/RelatedDocuments/NPLS_TIMESERIES_BoG_ENG.xlsx

Baptista, I., Benjaminsen, L., Busch-Geertsema, V. and Pleace, N. (2017), *Family Homelessness in Europe*, Brussels: FEANTSA.

Baptista, I. and Marlier, E. (2019), *Fighting Homelessness and housing exclusion in Europe: A study of national policies*, European Social Policy Network, European Commission.

Benjaminsen, L. and Andrade, S.B. (2015), 'Testing a typology of homelessness across welfare regimes: Shelter use in Denmark and the USA', *Housing Studies*, *30*(6), pp. 858-876.

Dasopoulos, T. (2009), Switching from savings to consumption since 2000: A study of the Centre of Planning and Economic Research [Στροφή προς την κατανάλωση από την αποταμίευση μετά το 2000, Μελέτη του ΚΕΠΕ], *Naftemporiki Newspaper* [Ναυτεμπορική], https://www.naftemporiki.gr/finance/story/258758/strofi-pros-tin-katanalosi-apo-tin-apotamieusi-meta-to-2000

Economou, D. (2015), *Barriers and facilitating factors in access to health services in Greece*,

World Health Organisation.
Emmanouel, D. (2006), "Social housing policy in Greece: The dimensions of an absence [Η κοινωνική πολιτική κατοικίας στην Ελλάδα: Οι διαστάσεις μιας απουσίας]". *The Greek Review of Social Research* [*Επιθεώρηση Κοινωνικών Ερευνών*], 120, 3-35.
Emmanuel, D. (2014), "The Greek system of home ownership and the post-2008 crisis in Athens", *Région et Développement*, 39, pp. 167-181.
Foundation Abbé Pierre [FAB] and FEANTSA (2017), *Second Overview of Housing Exclusion in Europe 2017* Brussels: FEANTSA. https://www.feantsa.org/download/gb_housing-exclusion-report_complete_20178613899107250251219.pdf
Ferrera, M. (1996), "The "Southern model" of welfare in Europe", *Journal of European Social Policy*, 6 (1), pp. 17-37.
Garc a-Lamarca, M. (2017), "From occupying plazas to recuperating housing: Insurgent practices in Spain". *International Journal of Urban and Regional Research*, 41 (1), pp. 7-53.
Karamessini, M. and Giakoumatos, S. (2016), "The Greek middle classes facing an uncertain future". In: Vaughan-Whitehead D (ed.) *Europe's Disappearing Middle Class? Evidence from the World of Work*, Cheltenham: Edward Elgar, pp. 233-278.
Kemeny, J. (1995), *From Public Housing to the Social Market: Rental Policy Strategies in Comparative Perspective*, London: Routledge.
Kenna, P., Benjaminsen, L., Nasarre-Aznar, S. and Busch-Geertsema, V. (2016), *Promoting protection of the right to housing Homelessness prevention in the context of evictions*, European Commission.
Kourachanis, N. (2017), "Homelessness Policies in Crisis Greece: The Case of the Housing and Reintegration Program", *European Journal of Homelessness*. 11 (1), pp. 1-22.
Kourcachanis, N. (2018), "Forms of Social Exclusion in Familistic Welfare Capitalism: Family Homelessness in Athens", *Journal of Social Research & Policy*, Vol. 9, Issue 1, pp. 69-80.
Kourachanis, N. (2019), "Southern European Welfare States and Homelessness: Portugal and Greece", *Housing, Care and Support*, 22(2), pp. 114-128.
Lalioti, V. (2016), "The Curious Case of the Guaranteed Minimum Income (GMI): HighlightingGreek 'Exceptionalism' in a Southern European Context", *Journal of European Social Policy*, (1): 80-93.
Lalioti, V., Kourachanis, N., Skamnakis, C. (2019), 'Through the Eyes of Beneficiaries: The Greek «Social Solidarity Income» (Ssi) Experience', *Autonomie locali e servizi sociali, Quadrimestrale di studi e ricerche sul welfare*,3, pp. 383-400.
Lapavitsas, C. (2019), "Political Economy of the Greek Crisis", *Review of Radical Political Economics*, 51(1), pp. 31-51.
Leibfried, S. (1992), "Towards a European welfare state? On integrating poverty regimes into the European Community". In Z. Ferge and J. Kolberg (eds.), *Social Policy in a Changing Europe*, Boulder, CO: Westview Press, pp. 245-79.
Maloutas, T., Siatitsa D., and Balampanidis, D. (2020), "Access to Housing and Social Inclusion in a Post-Crisis Era: Contextualizing Recent Trends in the City of Athens". *Social Inclusion*, 8(3), pp. 5-15.
Marsellou, A. and Bassiakos, G. (2013), Over-indebted households and the Greek economy

[Υπερχρεωμένα νοικοκυριά και ελληνική οικονομία], INE-GSEE (Ινστιτούτο Εργασίας ΓΣΕΕ), November 2013.

Martin, C. (2015), "Southern Welfare States: Configuration of the Welfare Balance Between State and the Family". In M. Baumeister and R. Sala (eds.). *Southern Europe?: Italy, Spain, Portugal, and Greece from the 1950s Until the Present day*, Frankfurt-on-Main: Campus Verlag, pp. 77-100.

Matsaganis, M. (2017), "The Impact of the Great Recession on Child Poverty in Greece". In Cantillon, B., Chzhen, Y., Handa, S. and Nolan, B., (eds.) *Children of Austerity, Impact of the Great Recession on Child Poverty in Rich Countries*, New York: Oxford University Press, pp. 94-117.

Mavridis, S. N. and Mouratidou, S. I. (2018), "The phenomenon of homelessness during the Greek economic crisis 2009-2018", *Humanities and Social Science Research*, 1 (2), pp. 23-42.

Meert, H. and Bourgeois, M. (2005), "Between Rural and Urban Slums: A Geography of Pathways through Homelessness", *Housing Studies* 20(1) pp. 107-125.

Moreira, A., Dom nguez A., Antunes C., Karamessini, M., Raitano, M. and M. Glatzer (2015), "Austerity-Driven Labour Market Reforms in Southern Europe: Eroding the Security of Labour Market Insiders", *European Journal of Social Security,* 17, pp. 202-225.

Moreira, A., Léon, M., Coda Moscarola, F. and Roumpakis, A. (2021), "In the eye of the storm…again! Social policy responses to COVID19 in Southern Europe". *Social Policy & Administration*, 55 (2), pp. 339-357.

Mulder, C.H. (2006), "Home-ownership and family formation", *Journal of Housing and the Built Environment,* 21, pp. 281-298.

Nettleton, S., Burrows, R., England, J. and Seavers, J. (1999), *Losing the Family Home: Understanding the social consequences of mortgage repossession*. York: York Publishing Services.

Papadopoulos, T. (2005), *The Recommodification of European Labour: Theoretical and Empirical Explorations*, ERI working and occasional papers, European Research Institute-University of Bath.

Papadopoulos, T. and Roumpakis, A. (2012), "The Greek welfare state in the age of austerity:Anti-social policy and the politico-economic crisis", in Kilkey M., Ramia G. and Farnsworth K. (eds.) *Social Policy Review 24: Analysis and Debate in Social Policy*, Bristol: Policy Press, pp. 205-230.

Papadopoulos, T. and Roumpakis, A. (2013), "Familistic welfare capitalism in crisis: social reproduction and anti-social policy in Greece", *Journal of International and Comparative Social Policy*, 29(3), pp. 204-224.

Papadopoulos, T. and Roumpakis, A. (2015), "Democracy, austerity and crisis: Southern Europe and the decline of the European Social Model". In S. Romano and G. Punziano (eds.) *The European Social Model Adrift*, Aldershot: Ashgate, pp. 189-211.

Papadopoulos, T. and Roumpakis, A. (2017), "The erosion of southern Europe's middle-classes: debt, insecurity and the political economy of austerity", *Sociologia e politiche sociali*, 20(2), pp. 67-89.

Papadopoulos, T. and Roumpakis, A. (2018), "Rattling Europe's ordoliberal 'iron cage': the contestation of austerity in Southern Europe", *Critical Social Policy*, 38(3), pp. 505-526.

Papadopoulos, T. and Roumpakis, A. (2019), "Family as a socio-economic actor in the political economy of welfare". In C. Needham, E. Jeins and J. Rees (eds.), *Social Policy Review 31*, Bristol: Policy Press, pp. 243-66.

Papadopoulos, T. and Roumpakis, A. (2020), "Southern Europe". In N. Ellison and T. Haux (eds.), *Handbook on Society and Social Policy*, Cheltenham: Edward Elgar, pp. 182-195.

Parsell, C. (2018) *The Homeless Person in Contemporary Society*, London: Routledge

Petmesidou, M. (1991), "Statism, social policy and the middle classes in Greece", *Journal of European Social Policy,* 1 (1), pp. 31-48.

Petmesidou M (2011), "What future for the middle classes and 'inclusive solidarity' in Southern Europe?", *Global Social Policy*, 11, pp. 225-227.

Pittini, A. Koessl, G., Dijol, J., Lakatos, E. and Ghekierie, L. (2017), *The state of housing in Europe*, Housing Europe.

Pleace, N., Fitzpatrick, S., Johnsen, S., Quilgars, D., and Sanderson, D. (2008), *Statutory homelessness in England: the experience of families and 16-17 year olds.* Department of Communities and Local Government, London.

Pleace, N., Baptista, I.; Benjaminsen, L. and Busch-Geertsema, V. (2018), *Homelessness Services in Europe*, Brussels: FEANTSA.

Poggio, T., and Whitehead, C. (2017), "Social housing in Europe: Legacies, new trends and the crisis", *Critical Housing Analysis*, 4(10), pp. 1-10.

Roumpakis, A. and Pleace, N. (2018), *The Family Support Service in Athens and Thessaloniki. Research Report*. York: University of York https://eprints.whiterose.ac.uk/141699/1/PRAKSIS_Final_Report_3_7_18_single_column_format_.pdf

Sakellaropoulos, T., Lalioti, V., and Kourachanis, N. (2019), "The social impact of the 'Social solidarity income' in Greece: A qualitative interpretation". *Social Cohesion and Development, 14*(1), 5-20.

Theodorikakou, O., Alamanou, A. and Katsadoros, K. (2013), "'Neo-homelessness' and the Greek Crisis", *European Journal of Homelessness*, 7(2), pp. 203-210.

Tsoulouvis L. (1996), "Urban Planning, Social Policy and New Forms of Urban Inequality and Social Exclusion in Greek Cities", *International Journal of Urban and Regional Research*, 20: pp. 718-732.

Vaughan-Whitehead, D., Vazquez-Alvarez, R. and Maître, N. (2016), "Is the World of Work Behind Middle-Class Erosion?". In Vaughan-Whitehead, D. (ed.) *Europe's Disappearing Middle-class? Evidence from the World of Work*, Cheltenham: Edward Elgar, pp. 1-48.

Youth Housing in a Context of Socio-economic Insecurity: The Case of Greece

Dimitra Siatitsa[1]

Abstract

The paper discusses the issue of youth housing in Greece, in a context of permanent insecurity and instability, due to the precarisation of labour and the ongoing "crises" conjuncture. Youth housing problems in Greece are usually contained by the Greek familial model of welfare, where unemployed, low-waged and vulnerable youth depend on family networks for providing shelter. In this context, the difficulties faced by youth in transition in their effort to access independent housing remain rather underexplored. Although strongly conditioned by cultural norms and family housing strategies, youth housing precarity is manifested through the inevitable prolonged stay in, or return to the parental residence, difficulties in accessing affordable housing, housing cost overburden, lower housing standards and overcrowding. The paper provides an overview of main issues discussed in the European and Greek literature, describes key dimensions of youth housing in Greece and sets the framework for further research.

Keywords: Youth housing; transition to residential independence; housing precariousness; Southern Europe; Greece

Introduction

Housing trajectories and living arrangements of young people transitioning into adulthood in Greece have been strongly affected by the multifaceted and consecutive crises of the past years, enhancing conditions of insecurity and instability in young peoples' life courses. In Greece, following the Southern European pattern, young people live in extended family arrangements, receive parental transfers in cash or in kind (often in exchange for reciprocal support in old age), co-reside with their parents beyond adulthood (even during more favorable economic conditions), while having a stable job and finding a partner are decisive factors for moving

1. Post-doctoral researcher, Department of Sociology, University of Crete, Rethymno, Greece / Adjunct Lecturer, School of Architecture of Aristotle University of Thessaloniki, Thessaloniki, Greece.

to an independent home (Chtouris, 2012; Emmanouel, 2012). Yet, the prolonged economic recession, the challenging conditions of youth employment, together with the reduction of family resources, austerity welfare restructurings, and growing housing unaffordability, have consolidated a regime of precarity and insecurity that renders the prospect of independent housing a particularly tenuous pursuit. The current pandemic introduced new challenges in relation to housing, as the economic stagnation and difficulties in labour sectors which employ young people, generate further issues of affordability and security, but also issues of cohabitation in confinement, especially for youth living with their parents.

During the last decade, important work has been done on youth and labour (Papadakis et al., 2017, Karakioulafi et al., 2014), transition to adulthood (Athanasiades et. al., 2018, Tsekeris et. al., 2017, Sakellariou & Koronaiou, 2018), brain drain (Labrianidis, 2014), social participation, urban cultures etc. (Chtouris, 2017, Zaimakis, 2016). However, the issue of youth housing conditions and pathways has not been extensively and systematically studied until now. The reasons for the relative neglect of housing issues might be related to cultural assumptions regarding adulthood and independence and the role of the family as the main social support system, which have obscured the issue of access to housing as a factor of social emancipation. The assumption that young people's housing needs will be covered by the family obscures growing housing hardships and exclusion from the housing market that impede youth empowerment and emancipation. At the same time, the reasons might also have to do with difficulties in studying the housing sector, as there are few available disaggregated data to systematically record trends in the housing sector in relation to youth housing outcomes. Furthermore, in the absence of a housing movement or an integrated housing policy, the housing trajectories and practices of youth in transition remain unexplored and under-represented.

Acknowledging the key importance of access to independent housing for young people's transition to adulthood and emancipation, the paper intends to set the framework in order to discuss and further investigate youth housing in Greece. It draws from youth studies, demographics and housing studies literature, in relation to youth autonomy, living conditions and arrangements, youth housing transitions, accessing housing and the position of younger generations in the housing market. First the paper refers to recent trends in youth housing in Europe, patterns of transition to adulthood and contextual specificities in Greece. Next, it focuses on youth housing precarity, basic components and available data. Open questions and methodologies for further research are discussed in the concluding section.

Trends in Youth Housing in Europe and Greece

Socio economic precarity and access to housing

The growing social and economic marginalisation of youth due to conditions of precarity and insecurity, especially in the countries mostly affected by the crisis, is discussed in a number of studies. It is stressed that such trends are intertwined with demographic downturn and intergenerational polarisation and competition, together with social and political regression and

rise of anti-political and far-right attitudes (Chtouris, 2012; Aaasve, 2014; Flash-Eurobarometer, 2014; EUROSTAT, 2015; Bessant et al., 2017). Young people find it harder to access the labour market, they are more likely to be unemployed, work more often in precarious and insecure positions doing part time or temporary low-paid jobs, they have lower wages and higher security contributions, they are at higher risk of poverty, in some cases even if they have a job (in-work-poverty), affecting their ability to start an independent life and delaying their transition into adulthood (Eurofound, 2014).

Youth trajectories towards residential autonomy are also strongly conditioned by changes in the housing markets and by available forms of social support. During the last decades processes of housing financialisation, credit-expansion, social housing privatisations and deregulation of housing markets, intense speculation on urban space, and the effects of the global financial crisis, have contributed to growing unaffordability and difficulties to access decent housing. According to research findings, housing in Europe is increasingly structured by insider-outsider dynamics within contexts of labour inequality and housing financialization. More specifically, research in different European countries have stressed the following issues:

- Young generations stay longer in the parental home (Billari & Liefbroer, 2010; Eurofound, 2014) and have greater incidence of return (boomerang kids) (Arundel & Lennartz, 2017), but also higher risks of poverty in case of home-leaving (Iacovou & Aassve, 2007; Aassve et. al., 2013);
- They have less access to homeownership, related both to precarious labour conditions and shrinking incomes for young workers, but also to housing financialisation, credit market cycles and limited access to mortgage lending after the financial crisis (Lersch & Dewild, 2014; Arundel & Doling, 2017);
- Private renting is growing among young adults (generation rent), although it has become a rather unaffordable, inadequate and insecure tenure (Byrne, 2020; McKee et al., 2019);
- There are less housing options for youth, as young people navigate into increasingly unaffordable housing markets, while social housing and state assistance are limited (Mackie, 2016);
- Intergenerational inequalities are growing, while there is a stronger impact of family background, parental support and wealth in relation to housing outcomes (Arundel, 2017; Forrest and Yip, 2016).
- Youth homelessness is growing across Europe (FEANTSA, 2017).

Although these are acknowledged as common trends, there are significant contextual variations in relation to youth trajectories towards residential independence and youth housing conditions in the different European countries. In the following section we discuss different aspects of youth's transition to independent housing, focusing particularly on Southern Europe and Greece.

Youth and Transition to Adulthood in Greece

Youth is an heterogeneous category, socially constructed across different contexts.[2] The period of youth rather refers to the idea and process of transition to adulthood, including several steps and milestones such as leaving the parental home, having a stable job, achieving socio-economic independence, marrying or having children (Aasve, 2014). Patterns of transition have been studied in relation to cultural factors, such as family ties or individualised behaviours, and institutional welfare state regimes, with important differences highlighted between North-Central and South-East countries.[3] Additionally, economic factors, such as rent prices, young people's own labour outcomes and income, their family's income, general economic cycles and labour market conditions, and socio-spatial factors such as social class, gender, ethnicity and spatial location play an equally important role (Iacovou, 2010; Christopoulou & Pantalidou, 2018).

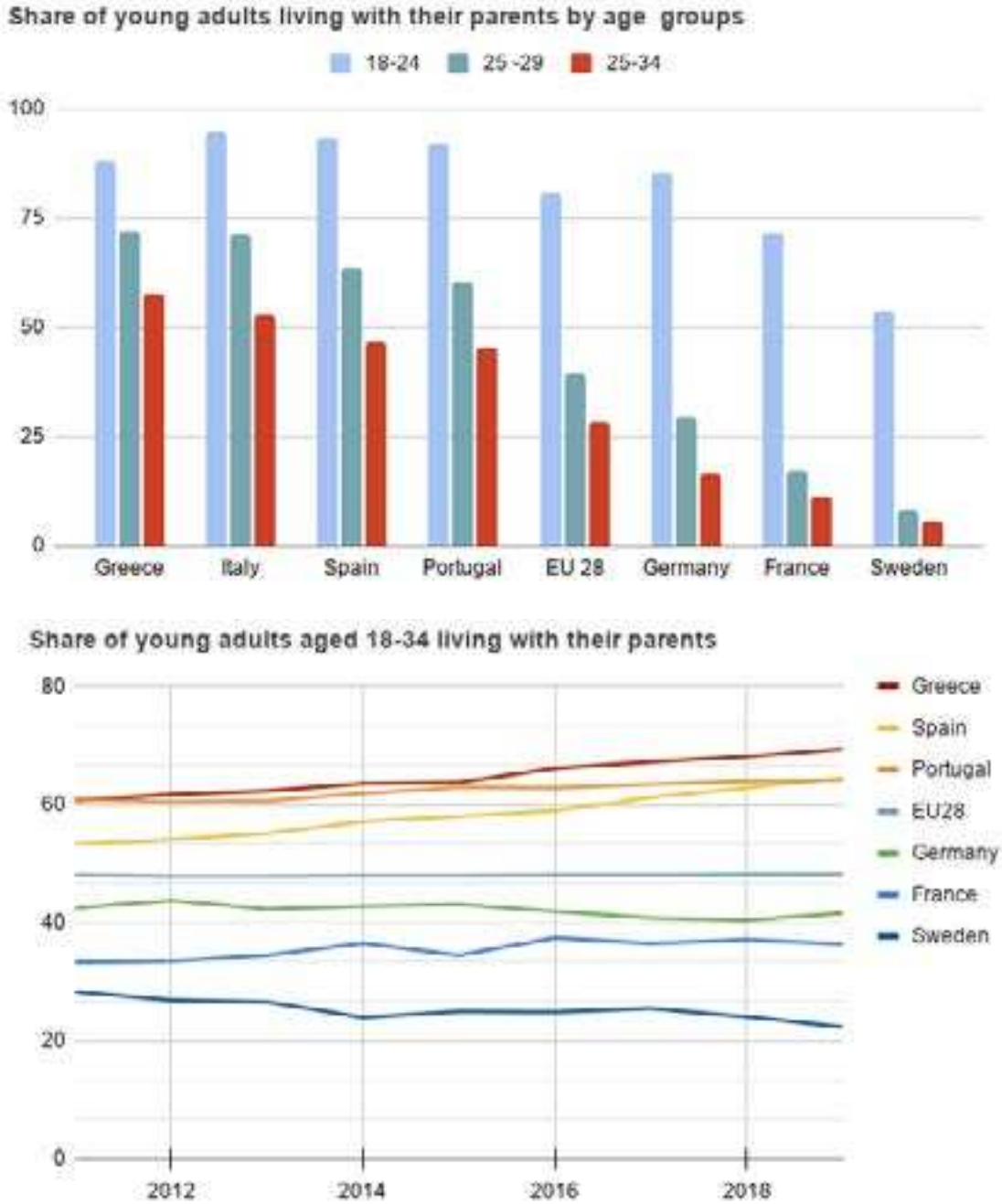
Leaving the parental home

The decision of young people to leave the parental home can be affected by: whether or not they are in a relationship, whether or not they are studying full-time, their level of financial (in) dependence, labour market conditions, living costs and the cost of housing (Eurostat, 2015). Late home-leaving in Southern Europe has been strongly attributed to cultural factors of intergenerational solidarity and dependence, within the framework of the southern European familistic welfare regime (Papadopoulos & Roumpakis, 2013). According to Eurostat data (2019), Greece has one of the highest rates of young adults aged 18-34 living with their parents (69,4% in total, 77,1% for males, 61,8% for females), remaining very high for the age group of 25-34 (57,8% in total, 68,6% for males, 47,1% for females), while the average age of leaving home is 29 (30 for males and 27-28 for females), when the EU 28 average is approximately 25 years. Cultural norms are attributed to the gender variations recorded, as younger women tend to leave the parental home earlier, usually to live with a partner, while at the same time women are more likely to co-reside with ageing lonely parents, even when they can afford to live independently (Christopoulou & Pantalidou, 2018). The socio-economic crisis had an important impact on home-leaving patterns, as these age limits have been steadily rising since 2011 (see Graph 1).

2. Furthermore, youth is diversified across social divisions, such as gender, class, ethnicity, religion, race, and living situations in terms of education, training, professional life, family composition, life course phase, defining different youth profiles.

3. An analysis of welfare regimes, and European datasets on the age of leaving the parental home identified three clusters of countries: the North-West, characterised by best 'opportunity structures for independent housing', including an extant private rental sector, strong support from the family for leaving home and late parenthood; the *North-Eastern*, characterised by early childbearing and 'outstanding unfavourable opportunity structures in terms of all components of the welfare mix', including high unemployment, an underdeveloped private rental sector, limited family support and restricted social welfare; and the *Southern-West*, where restricted social housing provision, strong family-cultural supports and very late parenthood, were identified as factors that restrict home-leaving to the latest ages (Mandic, 2008).

Graph 1. Share of young adults living with their parents by age groups across selected countries



Source: EU-SILC, 2019

A number of studies have demonstrated the role of the family as a shock absorber during the economic crisis (Karakioulafi et. al, 2013; Athanasiades et. al., 2018). At the same time, it has been stressed that austerity measures and household over-indebtedness, severely undermined key pillars of the familistic welfare mode of social reproduction and established a regime of generalised insecurity (Papadopoulos & Roumpakis, 2013). Family networks have operated as the primary

safety net available, and the parental home as a refuge for vulnerable youth (Christopoulou & Pantalidou, 2017 and 2018). Under crisis conditions, a growing number of young people return to their parents' home, when losing a job, or after finishing their studies (Tsekeris et. al, 2017). Although, inter-generational cohabitation and extended family formation is a common norm in southern Europe, the inability to achieve economic and housing independence reinforces life-plans postponement and feelings of frustration (Athanasiades et. al. 2018)[4].

The higher complexity, instability, unpredictability and protraction of young people's pathways to independent living has been related to two main factors: the prolonging of education periods and adverse labour market conditions. In Greece, given also the strong social norms favouring high educational qualifications, leaving home for the first time often relates to moving to another city in order to study (with the financial support of the family) and has to be considered a rather intermediate step in transition to adulthood.5 The diversity of student living situations and the characteristics of a discrete 'student housing sector' has been also discussed, both in terms of living conditions but also in relation to processes of 'studentification' of neighbouhoods (see Revington, 2017). Returning home, however, relates to a great extent to the ability of young people to sustain an independent household after they finish their studies, linked also to the family capacities to support them.

Precarious employment and low wages can shape and limit important life decisions including partnership formation, where to live, when to start a family and many other choices that can impact the quality of life and well-being of individuals and households (Athanasiades et. al., 2018: 100). Research based on the EU Labour Market Survey has shown that in Greece despite strong cultural biases, having a job lowers the probability of living with one's parents, while the greek family provides refuge not only for unemployed youth but also for those with precarious jobs (Christopoulou & Pantalidou, 2018: 17).

Dependence on Family Transfers

The importance of family transfers for younger family members is a longstanding characteristic of southern European housing systems (Allen et al., 2004). Intra-family sharing of available housing stock or financial support (for sustaining an independent living or buying a house) is very common in Greece, associated with benefits and costs for both sides (Maloutas, 2008). Family occasional or stable transfers, are an important source of income for young people, while sources of income change with age.[6] Patterns of family transfers diversify according to income and wealth, as lower incomes mostly can afford to provide support by co-residing, while

4. In a survey conducted by Tsekeris, Pinguli and Georga (2015), it was found that severe economic difficulties are the top-ranked factors mentioned by young respondents to explain their decision to cohabit, despite the fact that young adults' choices and decisions are strongly affected by the strong relational family ties that characterise Greek family dynamics.
5. It has been pointed out that education has contrasting effects, as for some young people ongoing participation in education delays the departure from the family home by postponing the start of their working careers, while for others it precipitates leaving home earlier simply because their educational institution is far from the family home (Beer & Faulkner, 2011:66).
6. As shown in a study among youth aged 15 to 30 years old for the General Secretariat of Youth in 2005, sources of income change in relation to age (20% of those aged 20-24 had income from a stable job, became 56% for those aged 25-30) and family status (58% of married people had as main source of income a stable job and 25% from family) (GSY, 2005).

wealthier households provide both housing and transfers in cash (Emmanouel, 2012). The crisis period and recession strengthened the intergenerational dependency of greek families, while at the same time it limited their capacity for cash transfers (Christopoulou & Pantalidou, 2017).

Family inheritance and family transfers are a determining factor for young peoples' access to homeownership in Greece,[7] while there might be signs of growing dependence on family assets.8 Contrary to findings from EU comparative studies (see Filandri & Bertolini, 2016; Mackie, 2016), in Greece the socio-economic background of young people has less impact on access to homeownership, since high percentages of (outright) homeownership are broadly spread across different income classes (Maloutas, 1990). Unequal access to mortgage lending and migration, had already created trends of decreasing homeownership rates among lower income groups even before the financial crisis (Emmanuel, 2004). In the post-crisis period, difficulties in accessing housing credit, drop of income, increase in labour precarity, and a new cycle of housing prices increase, have made access to homeownership even more unequal, while the age of accessing homeownership is also expected to rise.

Youth Housing Markets

'Youth housing markets' are characterised by shared housing, precarious housing, temporary housing and frequent mobility (Beer and Faulkner, 2011). In Greece, where access to homeownership is the dominant and desired tenure, private renting is considered a transitory condition, either during the education period or in anticipation of acquiring an owned house, often accepting unsatisfying housing solutions (Drakouli, 2018). The rental sector in Greece concentrates higher percentages of lower income, younger and migrant population. Young people will conform with worse conditions in a poorly regulated rental sector, especially in the older parts of the housing stock. Also, in relation to prices, it has been observed that young people pay higher rents and have shorter leases (1,94 average lease duration) (Oikonomou & Sapounakis, 1996). Besides, it is expected that young people will enter the bottom of the housing market, before gradually working their way towards greater permanence and quality (Ford et al., 2002; Beer and Faulkner, 2011). Nevertheless, growing inequity among those who own their house and those who do not, will make renting a more permanent solution for many young households, including the migrant population that usually reside in the private rental sector. More attention is needed in order to understand difficulties and precarious housing conditions that youth face along these trajectories.

7. According to a survey carried out by the Bank of Greece, in 2009 39.6% of owners (or 28.4% of the total sample) stated that they obtained their primary residence via donation or inheritance. The percentage is higher than the Eurozone average (20.1% of owners and 12.6% of total households) (Tzamourani, 2013). Similar research results are shown by Emmanuel (2016) regarding the way homeowners acquire their home, as nearly 40% of owners had benefited from some family property, either as a direct transfer, use concession for free, or financing a new acquisition by selling inherited or transferred family properties.

8. The percentages were slightly lower in the 80s. For example, research conducted by the National Centre of Social Research (EKKE) in 1986, for the Region of Attica, showed that 23,1% of housing acquisitions came from inheritance or parental donations/transfers, while for the 12,5% of purchases (40,7% of acquisitions) there had been some kind of help by the family (Maloutas, 1990). Even though thorougher analysis is needed on the issue, this might reflect the growing difficulties in accessing homeownership without family support.

Youth Housing Precariousness

Housing precariousness is related to notions of vulnerability, insecurity and instability, and seeks to incorporate a wide range of housing situations that go beyond homelessness, or poor housing conditions (Clair et. al., 2018). The notion of precarity has been more commonly used to describe labour and employment conditions of the past decades, referring to work characterized by variable levels and degrees of objective (legal status) and subjective (feeling) uncertainty and insecurity (ILO, 2011)[9]. Precarious work is amongst others related to not being able to support a household and not providing sufficient resources for a decent life (EP, 2017). Still, the term is complex, multifaceted and context-specific.

In their attempt to construct a comparative measure Clair et al. (2018: 4) define housing precarioussness as "a state of uncertainty which increases a person's real or perceived likelihood of experiencing an adverse event, caused (at least in part) by their relationship with their housing provider, the physical qualities, affordability, security of their home, and access to essential services''. Based on the data available from the European Union Surveys on Income and Living Conditions (EU-SILC), they operationalise housing precariousness as consisting of four components: **affordability, quality, security and access to facilities and services.** Data measuring the first two components are collected yearly through the standard EU-SILC survey, while variables to measure security and access to facilities are drawn from two ad hoc surveys on housing conditions in 2012 and on access to services in 2016.

Affordability

Housing affordability, that is the ability of a household to afford to meet all basic needs while paying for their housing, strongly affects young people's housing trajectories, albeit in asymmetrical ways depending on social positionally, including gender, citizenship/migration, socio-economic status and other aspects of social inequality (Pittini, 2012). Research has been focusing on the difficulties and constraints that young adults face within increasingly expensive housing markets, gentrifying neighbourhoods and limited affordable housing options (such as social housing), settling with temporary, lower quality and less stable housing arrangements (McKee et al 2020, Hochstenbach & Boterman, 2015)[10].

9. The ILO specifically focuses on the following categories of precarious work defined by two different contractual relations and precarious conditions:: Contractual arrangements: i. The limited duration of the contract (fixed-term, short-term, temporary, seasonal, day-labour and casual labour) ii. The nature of the employment relationship (triangular and disguised employment relationships, bogus self-employment, subcontracting and agency contracts) Precarious conditions: i. Low wage ii. Poor protection from termination of employment iii. Lack of access to social protection and benefits usually associated with full-time standard employment iv. Lack of or limited access of workers to exercise their rights at work.
10. Although precarious housing conditions are somehow expected in youth housing markets as an inevitable choice and an intermediate step towards better housing, it has been shown that this can be also part of youth housing strategies in order to remain in desirable locations (i.e. in highly gentrified areas) or in order to make savings, rather than an enforced choice. It is rather the issue of having control over one's housing choices that determines the level of housing precariousness (Hochstenbach & Boterman, 2015). The impact of such youth strategies on housing rents and prices in areas undergoing gentrification, touristification or studentification have been also discussed (see Revington, 2017).

In Greece, housing prices and rents had remained at a rather affordable level until the early '90s, while significant increases were recorded after the mid 90s, due to credit expansion and participation in the eurozone (Emmanouel, 2014). Prices dropped again since 2008, however they remained at a much higher level in relation to incomes and wages. Since 2017, after almost ten years of real-estate market and construction stagnation (Siatitsa, 2016), there is growing economic activity in the sector due to tourism and short term rentals, pushing rents and real-estate prices (Balampanidis et al., 2021). Taking into account the low level of the minimum wage (650€/month), high youth unemployment and the low and unstable wages of young workers in relation to housing and living costs in Greece, growing unaffordability is making access to housing more difficult for mobile and seasonal workers, students and young people in their early career[11].

Greece has been steadily recording one of the highest rates of housing cost overburden (36,2% in total, but 88,2% for poor households), alarmingly higher than the EU28 average (10,1% in total, and 37,1% for poor households). The rate remains at equal high levels for young people aged 20 to 29 (38,9% in total, and 87,9% for poor households). Housing cost overburden is disproportionately higher regardless of income for tenants at market price (83,2%), while it is 23,8% for owners with mortgage and 25,9% for owners without mortgage. Although this indicator is based on subjective perceptions of cost overburden as declared by household members, it is still an issue that needs to be addressed. Other indicators related to inability to cope with high housing costs, such as arrears in the payment of housing related costs (bills, loans, rents etc), are available for the total population, but would need to be further disaggregated in order to see how the youth population is affected.

Research in the Italian case, has demonstrated that unaffordable housing and rental prices, together with the limited access to credit is an important determinant of youth's decision to leave the parental home (Modena & Rondinelli, 2011). Given the changes in housing and property provoked by the crisis, and the dynamically changing conditions in the real-estate and housing market in the post crisis period, further research is needed in order to understand the effect of housing prices and market cycles on youth housing trajectories and living arrangements in Greece.

Housing conditions

Eurostat measures the quality of housing conditions in relation to overcrowding[12] and (severe) housing deprivation.[13] These indicators are higher in Greece compared to the EU28 average, and even higher for young people, especially those at risk of poverty: 14,4% of young people at risk of poverty aged from 20 to 29 years face severe housing deprivation, while 58,8% of the same group live in overcrowded conditions (see table below).

11. It is indicative that after many years, and given the absence of broader housing movements in Greece (see Siatitsa, 2016), the issue of rents and unaffordability has generated mobilisations and claims. See for example https://unrealestate.noblogs.org/.

12. A person is considered as living in an overcrowded household if the household does not have at its disposal a minimum number of rooms.

13. The percentage of population living in a dwelling which is considered as overcrowded, while also exhibiting at least one of the housing deprivation measures (leaking roof, no bath/shower and no indoor toilet, or a dwelling considered too dark).

Table 1. Severe housing deprivation and overcrowding

EU-SILC data 2019	Total population			From 20 to 29 years		
Severe housing deprivation	Total	Males	Females	Total	Males	Females
Greece_at risk of poverty*	11,7	12,1	11,3	**14,4**	**13,5**	**15,4**
EU28_ at risk of poverty	9,1	9,7	8,5	11	11,3	10,7
Overcrowding						
Greece_at risk of poverty	45,7	47	44,5	**58,8**	**56,5**	**60,9**
EU28_ at risk of poverty	26,7	27,8	25,7	35,2	35,9	34,7

* Below 60% of median equivalised income

It is expected that these rates change significantly among different housing tenures, with tenants living in higher rates in bad housing conditions. It is indicative that the overcrowding rate among the total population is 35% for tenants at market price (19,8% EU28), 30% for tenants living for free or at reduced rate (25,2% EU28), 26% for owners with no outstanding mortgage (16,7% EU) and 31,4% for owners with a mortgage (7,0% EU28).[14] Similarly, severe housing deprivation among the total population is 7,7% for tenants at market prices (5,5 EU28), 8,3% for tenants living for free (8% EU28), 5,2% for owners with no outstanding mortgage (3.5 EU28) and 5,9% for owners with loans (1.4% EU28). Further analysis of the EU-SILC microdata will be needed to break down indicators by age, origin and income groups.

Discussing Steps for Further Research

The paper provided a short review on youth housing in Greece, as a first step for mapping different dimensions of the issue and available research and data. It is suggested that more systematic and in-depth research is needed to address deteriorating housing conditions and the growing difficulties that young people are facing in accessing decent housing and achieving residential independence, in a context of socio-economic insecurity and precariousness.

Different research approaches and methodologies for the study of youth housing can be applied in order to investigate housing trajectories, strategies and living arrangements of youth in transition in relation to their social positionality and to identify key factors of precariousness and/or empowerment related with their housing situations towards independent living, as well as structural conditions linked to housing (supply/demand, housing prices, housing stock condition, urban transformation dynamics etc), that shed light on youth housing trajectories in relation to urban inequality and the available forms of social support.

Two different and complementary research strategies can be mentioned. The one focuses on the sequence of housing situations/positions over the course of a person's or household's life,

14. It is worth noting the significant deterioration of these indicators in Greece during the last decade. In 2011, overcrowding rates were 29,5% for tenants at market price (18,8% EU28 average), 25,6% for owners with no outstanding mortgage (20% EU average) and 21,1% for owners with a mortgage (7,4% EU28).

and the other can provide in depth descriptions or snapshots of housing conditions experienced by different social groups. The housing pathways approach15 can shed light on patterns of interaction (practices) concerning housing and home, over time and space, emphasising the dynamic nature of housing experience and its inter-relatedness with other aspects of household life, in order to identify typologies of youth housing pathways (through cluster analysis) and the key contextual/structural drivers that are shaping them, focusing on key turning points along these pathways (Clapham et. al., 2012). There is also a great number of studies that in the absence of national longitudinal panel data use the yearly surveys of the European Union, particularly the EU Statistics on Income and Living Conditions (EU-SILC) and the Household Expenditures Surveys (HES), that provide country level harmonised large datasets, allowing also for diachronic or country comparisons.16 These surveys have not been fully exploited in the case of Greece and could provide valuable information in relation to youth housing, allowing also for the creation of a permanent set of contextualised indicators to support policy making and broader awareness on the issue.

The challenge of providing alternatives and equal opportunities for youth in their trajectories towards economic and residential sustainability is stressed in various reports, calling for greater attention and public intervention (Housing Europe 2018, Mackie 2016). As highlighted by Mackie (2016), it is important to ensure that all young people have an equal opportunity to leave the family home and live independently (requiring greater awareness of the political, economic and cultural forces restricting young people's transitions) and to improve the suitability and availability of housing for young people, especially by improving housing conditions in the private rented sector and broadening the supply of alternative forms of affordable housing.

References

Aassve, A. (2014), "Failure to Launch. Economic crisis leads to demographic crisis for the young", *Population & Policy Compact*, 6.

Aassve, A., Cottini E. and A. Vitali (2013), "Youth prospects in a time of economic recession", *Demographic Research*, 29(36): 949-962.

Allen, J., Barlow J., Leal J., Maloutas T. and L. Padovani (2004), *Housing and welfare in Southern Europe*, Oxford: Wiley-Blackwell.

Arapoglou, V., Gounis, K., Siatitsa, D. and D. Soulele (2015), Social precarity and homelessness in Athens: Pathways of exclusion and inclusion, INE-GSEE Studies, 39, (in Greek).

Arundel, R. (2017), "Equity Inequity: Housing Wealth Inequality, Inter and Intra-generational Divergences, and the Rise of Private Landlordism", *Housing, Theory and Society* 34(2): 176-200.

15. There is a long genealogy of life course research approaches in housing that have introduced concepts such as housing histories, housing careers, housing biographies, housing pathways and housing transitions (for a detailed overview see Beer and Faulkner, 2011).

16. For discussion on potentials and limitations, advantages and disadvantages of these surveys see: Iacovou, 2010, Iacocou & Aassve, 2007, Emanouel 2012, Lersch & Dewilde, 2015, Clair et al., 2018, Christopoulou & Pandalidou, 2017 and 2018, amongst many others.

Arundel, R. I. M. and C. Lennartz (2017), "Returning to the parental home: Boomerang moves of younger adults and the welfare regime context", *Journal of European Social Policy*, 27(3): 276-294.

Athanasiades, C., Deliyanni-Kouimtzi, V., Figgou, L., Flouli, A. and M. Sourvinou (2018), *Young adults in insecure labour market positions in Greece. The results from a qualitative study*, EXCEPT Project - Working Paper 22.

Balabanidis, D., Papatzani E. and Pettas D. (2021), *Airbnb in the city: opportunity or threat?* Polis (in Greek).

Beer, A. and Faulkner, D. (2011), *Housing Transitions through the Life Course: Aspirations, Needs and Policy*, Bristol: The Policy Press.

Bessant J., Farthing L. and R. Watts (2017), *The precarious generation: a political economy of young people*, London: Taylor and Francis.

Billari, F.C. and Liefbroer, A. (2010), "Towards a new pattern of transition to adulthood?", *Advances in Life Course Research*, 15(2-3), pp. 59-75.

Byrne M. (2020), "Generation rent and the financialization of housing: a comparative exploration of the growth of the private rental sector in Ireland, the UK and Spain", *Housing Studies*, 35:4, 743-765.

Christopoulou, R. and Pantalidou, M. (2017), *The parental home as labor market insurance for young Greeks during the crisis*, LSE, GreeSE working paper, n. 122.

Christopoulou R. and M. Pantalidou (2018), *Who saved Greek youth? Parental support to young adults during the great recession*, LSE, GreeSE Paper No.129.

Chtouris S. (2012), "The dimensions of Poverty and Social Exclusion in Greek Youth. Policies for the transition from education to employment and professional life". In Balourdos D. and Petraki, M., *New Poverty and Social Exclusion*, Greek Parliament, Athens (in Greek).

Chtouris, s. (2017), (Ed.) *Young people in Greece today. Social condition, labour and social networks*, Thessaloniki: Epikentro (in Greek).

Clair, A., Reeves, A., McKee, M., Stuckler, D. (2018), "Constructing a housing precariousness measure for Europe", *Journal of European Social Policy*, 1-16.

Clapham, D., Mackie, P., Orford, S., Thomas, I., and Buckley, K. (2014) "The housing pathways of young people", *Environment and Planning A*, 46: 2016-2031.

Dagkouli – Kyriakoglou, M. (2018), "The Ongoing Role of Family in the Provision of Housing in Greece during the Greek Crisis", *Critical housing analysis*, 5(2):35-45

Emmanuel D. (2012), "Balancing autonomy, status and family in the transition to adulthood: class and housing aspects of the Southern European model in Athens, 1987-2004". In Forrest R. and Yin N.M., *Young People and Housing*, Routledge

Emmanouel, D. (2014), "The Greek system of home ownership and the post-2008 crisis in Athens", *Région et Développement*, 39:167-182.

Emmanuel, D. (2004), "Socio-economic inequalities and housing in Athens: impacts of the monetary revolution of the 1990s", *The Greek Review of Social Research*, 113:121-143.

Eurofound (2014), *Mapping youth transitions in Europe*, Publications Office of the European Union.

European Parliament (2017), *Resolution on working conditions and precarious employment*, 2016/2221(INI).

Eurostat (2015), *Being young in Europe today*, online edition.

FEANTSA (2017), *Locked out: Housing solutions for vulnerable young people transitioning to independence*, online report with Fondation Abbé Pierre.

Filandri, M. and Bertolini, S. (2016), "Young people and home ownership in Europe", *International Journal of Housing* (online).

Flash-Eurobarometer (2014), *European Youth*, Brussels: European Union.

Ford, J., Rugg, J. and Burrows, R. (2002) "Conceptualising the Contemporary Role of Housing in the Transition to Adult Life in England". *Urban Studies* 39:2455-2467.

Forrest, R. and N.M. Yip (eds), (2013), *Young People and Housing. Transitions, Trajectories and Generational Fractures*, London: Routledge, 1-15.

General Secretariat of Youth (2005), *Youth in Greece today*, Final Report.

Housing Europe (2018), *Housing the EU Youth*, Research briefing 1, Series 'Housing the Post-2020 EU', Brussels, March 2018.

Hochstenbach, C. and Boterman, W. R. (2015), "Navigating the field of housing: Housing pathways of young people in Amsterdam", *Journal of Housing and the Built Environment* 30:257-74.

Iacovou M. (2010), Leaving home: independence, togetherness and income, *Advances in Life Course Research*, 15(4):147-160.

Iacovou, M. and Aassve, A. (2007), *Youth Poverty in Europe*, Joseph Rowntree Foundation.

ILO (2011), *Policies and regulations to combat precarious employment*, Geneva.

Karakioulafi C., Spyridakis, M. Giannakopoulou E., Karalis, D. and Soros G. (2014), *Unemployment and labour precariousness. Dimensions and effects in times of crisis*. INE-GSEE, Studies, 31.

Labrianidis, L. (2014), "Investing in Leaving: The Greek Case of International Migration of Professionals", *Mobilities* 9(2):314-335.

Lennartz, C., Arundel, R. and R. Ronald (2016), "Younger Adults and Homeownership in Europe Through the Global Financial Crisis", *Population, Space, Place*, 22:823-835.

Lersch, P.M. and Dewilde, C. (2015), "Employment insecurity and first time home-ownership: evidence from twenty-two European countries". *Environment and Planning* A, 47, pp. 607-624.

Mackie, P. (2016), "Young people and housing: identifying the key issues", *International Journal of Housing Policy*, 16(2):137-143.

Mandic, S. (2008), "Home leaving and its structural determinants in western and eastern Europe: An exploratory study", *Housing Studies*, 23(4):615-637.

Maloutas T (1990), *Housing and family in Athens: An analysis of post war housing practice*. Athens: Exantas.

Maloutas, T (2008), "Housing models and family strategies in Greece". In *The challenge of social policy reform in the XXI century: Towards integrated systems of social protection*, Athens: I. Sideris Publishing, 2008.

Modena, F., & Rondinelli, C. (2011), *Leaving home and housing prices. The experience of Italian youth emancipation*, Bank of Italy, working papers, 818.

McKee, K., Soaita, A.M. and Hoolachan, J. (2020), "'Generation rent' and the emotions of private renting: self-worth, status and insecurity amongst low-income renters", *Housing Studies*, 35(8):1468-1487

McKee, K. (2012), "Young People, Homeownership and Future Welfare". *Housing Studies,* 27(6):853-62.

Minguez, A.M. (2018), "The youth emancipation in Spain: a socio-demographic analysis", *International Journal of Adolescence and Youth,* 23(4):496:510.

Oikonomou, D. and Sapounakis, A. (1996), "Housing policy and social exclusion". In *Dimensions of social exclusion in Greece*, EKKE, 195-228.

Papadopoulos T. and Roumpakis A. (2013), "Familistic welfare capitalism in crisis: social reproduction and anti-social policy in Greece", *Journal of International and Comparative Social Policy*, 29(3):204-224.

Papadopoulou, D. and Kourachanis, N. (2017), *Homeless and Social Exclusion in Greece of the crisis*, Topos editions (in Greek).

Papadakis N., Drakaki M., Kyridis A. and Papargyris A. (2017), "Between a frightening Present and a disjoined Future. Recession and social vulnerability in the case of Greek Neets". *Advances in Social Sciences Research Journal*, 4(18):8-20.

Pittini, A. (2012), *Housing Affordability in the EU. Current situation and recent trends*, CECODHAS Housing Europe's Observatory, Research briefing.

Revington, N. (2017), "Pathways and Processes: Reviewing the Role of Young Adults in Urban Structure", *The Professional Geographer.*

Sakellariou, A. and Koronaiou A. (2018), *Young people, transition to adulthood and recession in Greece: In search of a better future*, in S. Irwin and A. Nilsen (Eds.), Transitions to Adulthood Through Recession, London: Routledge.

Siatitsa, D. (2016), "Changes in Housing and Property under the Austerity Regime in Greece: Challenges for the movement and the Left". In B. Schonig and S. Schipper (Eds.), *Urban Austerity. Impacts of the Global Financial Crisis on Cities in Europe*, Berlin: Theater der Zeit.

Spyridakis, M. (2018), *Homo precarious: Experiences of vulnerability in crisis*, Athens: Pedio (in Greek).

Tsekeris, C., Pinguli, M., & Georga, E. (2015), "Young people's perception of economic crisis in contemporary Greece: A social psychological pilot study". *Crisis Observatory Research Papers*, 19:1-26.

Tsekeris C., Ntali E., Koutrias A. and A. Chatzoulis (2017), "Boomerang kids in contemporary Greece: young people's experience of coming home again", *LSE Hellenic Observatory*.

Tzamourani, P. (2013), "Research on the financial condition of households: description of the 2009 research and the main results on income, wealth, and loan burdening of households in Greece", *NBG Financial Bulletin* 38: 91-111.

Book Reviews

Μπαλαμπανίδης. Δ., Παπατζανή, Ε. και Πέττας, Δ. (2021) *Το AIRBNB στην Πόλη. Ευκαιρία ή Απειλή;, Αθήνα: Πόλις.*

Ανδρέας Βελωνάς[1] και Μαρία Καλδέλη[2]

Στο ξέσπασμα μίας οικονομικής κρίσης, αποκύημα της οποίας υπήρξε μία στεγαστική κρίση, την απάντηση ήλθε να δώσει το φαινόμενο Airbnb. Η πρακτική της βραχυχρόνιας μίσθωσης ακινήτων ξεκίνησε από το 2007, στο πλαίσιο μίας «οικονομίας διαμοιρασμού» και σήμερα αποτελεί ένα σημαντικό μέρος της παγκόσμιας οικονομίας. Συγκεκριμένα, η εναλλακτική περίπτωση στην ενοικίαση ακινήτων εισήχθη στην αγορά με τους δικούς της κανόνες μέσα από τις ψηφιακές πλατφόρμες, υποσχόμενη απλοποίηση και αμεσότητα και υποκαθιστώντας τα παραδοσιακά τουριστικά καταλύματα.

Παράλληλα, το φαινόμενο Airbnb, ενώ ξεκίνησε ως μία ιδέα που οικοδομήθηκε «από τα κάτω» (bottom up) κατέληξε να είναι άλλη μία περίπτωση διάχυσης των πόρων «προς τα κάτω» (top down). Η προοπτική του ως μία στρατηγική επιβίωσης και αντιμετώπισης των επιπτώσεων των πολλαπλών κρίσεων από τους «μικρούς παίκτες» δεν διέγραψε μακρινή πορεία από την στιγμή που λειτούργησε ως ένα πεδίο συσσώρευσης πλούτου για τους «μεγάλους παίκτες». Ο επιταχυνόμενος εκτοπισμός των «μικρών» ιδιοκτητών ακινήτων οφείλεται αφενός στην διαδικασία «επαγγελματοποίησης» (professionalization), γεγονός που δεν επιτρέπει οι «μικροί παίκτες» να ανταποκριθούν στις αυξημένες απαιτήσεις των πελατών και αφετέρου στο έντονο ενδιαφέρον των αντίστοιχων ομάδων συμφερόντων (επενδυτών, εταιριών διαχείρισης ακινήτων, funds κ.λπ.).

Η ελληνική περίπτωση συνιστά το μείγμα της έκρηξης των επιπτώσεων της οικονομικής και της στεγαστικής κρίσης αλλά και της υψηλούς ζήτησης για τουριστικά καταλύματα.Έννοιες-κλειδιά αποτελούν ο αστικός εξευγενισμός (gentrification) και η τουριστικοποίηση (touristification) προκειμένου να ερμηνευθεί η εκ βάθρων αλλαγή κάποιων παραμελημένων περιοχών και ο μετασχηματισμός τους σε τουριστικά θέρετρα. Δεδομένων αυτών των αλληλοτροφοδοτούμενων εννοιών, στην Αθήνα είναι αισθητή τόσο η ανομοιομορφία όσο και ο γεωγραφικά και κοινωνικά άνισος τρόπος με τον οποίο αναπτύσσεται το φαινόμενο Airbnb. Χαρακτηριστική είναι η μετάβαση από την περίοδο της κρίσης στην περίοδο όπου η βραχυχρόνια μίσθωση ακινήτων συνετέλεσε στην αλλαγή των κανόνων ζήτησης και προσφοράς και στη ραγδαία αύξηση των τιμών ενοικίου και αγοράς ακινήτων, ενώ η προσφορά οικιστικού αποθέματος περιορίστηκε εξαιρετικά στην πρωτεύουσα.

Το βιβλίο των Δημήτρη Μπαλαμπανίδη, Εύα Παπατζανή και Δημήτρη Πέττα *Το Airbnb στην πόλη: Ευκαιρία ή απειλή;*, που κυκλοφορεί από τις εκδόσεις Πόλις, στέκεται κριτικά απέναντι στο φαινόμενο του Airbnb και στον τρόπο με τον οποίο αναπτύσσεται, τόσο στην Ελλάδα όσο και στο εξωτερικό. Οι συγγραφείς, έχοντας το ανάλογο ακαδημαϊκό και ερευνητικό υπόβαθρο και χρησιμοποιώντας ένα ευρύ φάσμα επιστημών, δηλαδή επιστήμη του χώρου, την πολεοδομία και την κοινωνική γεωγραφία, προσπαθούν να ερμηνεύσουν και να διερευνήσουν το νεοφυές φαινόμενο που επιφέρει αλλαγές στην κατοικία και την κοινωνία.

1. ΠΜΣ «Ανάλυση και Εφαρμογή Κοινωνικής Πολιτικής», Τμήμα Κοινωνικής Πολιτικής, Πάντειο Πανεπιστήμιο.
2. ΠΜΣ «Ανάλυση και Εφαρμογή Κοινωνικής Πολιτικής», Τμήμα Κοινωνικής Πολιτικής, Πάντειο Πανεπιστήμιο.

Το βιβλίο έχει έκταση 168 σελίδες. Αποτελείται από τρία μέρη και έντεκα κεφάλαια. Στο πρώτο μέρος εισάγονται οι θεμελιώδεις έννοιες της «οικονομίας διαμοιρασμού» και της «οικονομίας πλατφόρμας» και επιχειρείται η αποσαφήνιση της σχέσης τους με το φαινόμενο Airbnb. Εν συνεχεία, εξετάζεται η συνολική εικόνα των βασικών χαρακτηριστικών του Airbnb στην Ελλάδα και, ειδικά, στην πόλη της Αθήνας, εντοπίζοντας τις πολλαπλές σημασίες του για τους αντίστοιχους «παίκτες» που συμμετέχουν στην αγορά της βραχυχρόνιας μίσθωσης ακινήτων.

Το δεύτερο μέρος του βιβλίου καταπιάνεται με την ανάλυση των επιπτώσεων του Airbnb στην οικονομία, την κοινωνία και τον (αστικό) χώρο. Ιδιαίτερης σημασίας είναι ο τρόπος με τον οποίο το Airbnb επηρεάζει την αγορά ακινήτων και ενοικίων, όπου συνεπάγεται και τον τρόπο επίδρασης των οικονομικών ωφελειών στην τοπική οικονομία. Επιπρόσθετα, θίγεται το ζήτημα του εκτοπισμού των μόνιμων κατοίκων και της διάβρωσης του χαρακτήρα των γειτονιών της πόλης της Αθήνας. Οι συγγραφείς στο τρίτο μέρος εξηγούν γλαφυρά τους διάφορους τρόπους αντιμετώπισης των πολλαπλών επιπτώσεων του Airbnb. Παραθέτοντας περιπτώσεις από τη σχετική διεθνή εμπειρία, ασκώντας κριτική στις προσπάθειες ρυθμιστικής παρέμβασης στην Ελλάδα, εμβαθύνουν στην αξιολόγηση «καλών πρακτικών», των διεκδικήσεων «από τα κάτω» και των εναλλακτικών.

Το βιβλίο ολοκληρώνεται με τον Επίλογο, στον οποίο περιλαμβάνονται συμπεράσματα και νέα ερωτήματα που εγείρουν το ενδιαφέρον για περαιτέρω διερεύνηση. Εν κατακλείδι, προκύπτει ότι το φαινόμενο Airbnb συνδέεται άμεσα με τα σύγχρονα ζητήματα στέγης που έχουν αναδειχθεί στην Ελλάδα. Είναι διττή η σημασία του διότι προκαλεί, μεν, αρνητικές συνέπειες (αύξηση των ενοικίων, εκτοπισμός μόνιμων κατοίκων) εντείνοντας τα προβλήματα της τρέχουσας στεγαστικής κρίσης, επιδρά και θετικά, δε, αποτελώντας μία σημαίνουσα διέξοδο (συμπληρωματικά εισόδημα σε νοικοκυριά που πλήττονται). Σύμφωνα με τους συγγραφείς, η αντιμετώπιση του φαινομένου του Airbnb δεν εντοπίζεται στην ούτε στην απόλυτη καταδίκη του ούτε στην απόλυτη επιδοκιμασία του. Οι συνέπειές του σε συνδυασμό με τα προκείμενα της στεγαστικής κρίσης (στεγαστική υπερπληρότητα, ενεργειακή φτώχεια, εξώσεις, πλειστηριασμοί, έλλειψη στέγης κ.λπ.) οδηγούν στην ανάγκη σχεδιασμού και εφαρμογής ευρύτερων πολιτικών στον τομέα της κατοικίας.

Στο επίμετρο του βιβλίου γίνεται μία απόπειρα παρουσίασης του φαινομένου του Airbnb μέσα σε μία περίοδο έντονης συστολής ένεκα της τρέχουσας πανδημίας. Οι συγγραφείς ισχυρίζονται ότι, παρά την παγκόσμια παύση των τουριστικών μετακινήσεων, το φαινόμενο του Airbnb αποδείχτηκε ανταγωνιστικό και ανθεκτικό καταφέρνοντας να ανταποκριθεί στις νέες απαιτήσεις των επισκεπτών για «αυθεντικές» εμπειρίες, μακριά από τον μαζικό τουρισμό. Τα αντανακλαστικά του Airbnb και η επιβίωσή του στα δεδομένα μίας υγειονομικής κρίσης είναι η απόδειξη ότι απορρόφησε τους κραδασμούς, τόσο των κρίσεων όσο και των αναγκών που προκύπτουν, και η ένδειξη ότι έχει εξασφαλίσει το μέλλον του.

Η εργασία των Μπαλαμπανίδη, Παπατζανή και Πέττα είναι μία γνήσια προσπάθεια επιστημονικής και πολυπρισματικής ανάλυσης του φαινομένου του Airbnb που συμβάλλει ουσιαστικά στον επιστημονικό διάλογο. Ιδιαίτερες είναι οι πτυχές που αφορούν στην στεγαστική και εργασιακή επισφάλεια, γεγονός που προέκυψε μέσω της εδραίωσης των «μεγάλων παικτών» εκτοπίζοντας τους «μικρούς». Η πρωτότυπη μελέτη της ανάπτυξης του φαινομένου του Airbnb ανά τα χρόνια, τόσο στο εσωτερικό όσο και στο εξωτερικό, και η επίκαιρη ανάλυση περί των βραχυχρόνιων μισθώσεων ακινήτων σε συνθήκες πανδημίας συνιστούν ένα εξαιρετικά ενδιαφέρον εγχείρημα, διαλευκαίνοντας τα ενδεχόμενα το φαινόμενο του Airbnb να αποτελεί είτε ευκαιρία είτε απειλή.

Χριστόπουλος, Δ. (2020)
Αν το Προσφυγικό ήταν Πρόβλημα, θα είχε Λύση, Αθήνα: Πόλις

Κωνσταντίνα Δραντάκη[1], Κωνσταντίνος Λεμπέσης[2] και Γαρυφαλλιά Τούντα[3]

Η κρίση διαχείρισης του προσφυγικού στην Ελλάδα εκτυλίχθηκε μέσα σε μια προϋπάρχουσα δυσμενή κοινωνικοοικονομική συγκυρία, όπου η χώρα μαστιζόταν από τις επιπτώσεις της ύφεσης, των πολιτικών λιτότητας και των επακόλουθων φαινομένων ραγδαίας επιδείνωσης των κοινωνικών προβλημάτων. Οι γεωπολιτικές ανακατατάξεις και οι πολεμικές συγκρούσεις στη Μέση Ανατολή και την Αφρική, είχαν ως αποτέλεσμα την μαζική αύξηση των μεταναστευτικών ροών προς την Ευρωπαϊκή επικράτεια. Μια από τις κυριότερες πύλες εισόδου ήταν η χώρα μας. Έτσι, η πολυπλοκότητα της διαχείρισης του προσφυγικού ζητήματος «ανάγκασε» όχι μόνο την Ελλάδα, αλλά και ευρύτερα την Ευρώπη, να το αναδείξουν ως προτεραιότητα.

Το βιβλίο του Δημήτρη Χριστόπουλου, Καθηγητή στο Τμήμα Πολιτικής Επιστήμης και Ιστορίας στο Πάντειο Πανεπιστήμιο, παρουσιάζει με ευσύνοπτο και κατανοητό τρόπο το ίδιο το προσφυγικό ζήτημα αλλά και το πλαίσιο διαχείρισης του από τους υπερεθνικούς και εγχώριους οργανισμούς. Ο τίτλος του βιβλίου είναι ενδεικτικός του τρόπου με τον οποίο ο συγγραφέας αντιλαμβάνεται τις σημερινές διαστάσεις του, καθώς γίνεται εμφανές πως επιχειρείται μια υπέρβαση της επιφανειακής και απλουστευτικής λογικής που συναντάται συχνά στον κυρίαρχο δημόσιο λόγο. Αντίθετα, σε αυτή τη μελέτη επιχειρείται η αποκάλυψη της περιπλοκότητας και των βαθύτερων σχέσεων που διακατέχουν το συγκεκριμένο κοινωνικό θέμα. Αν η μετανάστευση ήταν πρόβλημα θα είχε λύση. Αλλά δεν έχει. Η μετανάστευση για τον συγγραφέα, αποτελεί φαινόμενο που προκαλείται από κάποια προβλήματα, γεννώντας με την σειρά της κάποια άλλα. Δεν γίνεται λόγος λοιπόν για πρόβλημα, αλλά για φαινόμενο, που τροφοδοτεί προβλήματα, τα περισσότερα εκ των οποίων προϋπήρχαν στις χώρες υποδοχής.

Η διαφοροποίηση της ορολογίας που προτείνεται από τον συγγραφέα, πραγματοποιείται με σκοπό να επανατοποθετηθεί το πρόβλημα στην πραγματική του διάσταση, η οποία δεν είναι άλλη από την ανισότητα. Ο Δ. Χριστόπουλος, αναδεικνύει με σαφήνεια την σημασία της μελέτης του προσφυγικού φαινομένου, σε συνάρτηση με το ιστορικό και γεωγραφικό πλαίσιο. Οι ιδιαίτερες συνθήκες κάθε ιστορικής περιόδου, αλλά και γεωγραφικής περιοχής καταδεικνύονται με σκοπό να «απομαγευθεί» η φαινομενική μοναδικότητά της παρούσας συγκυρίας.

Ο συγγραφέας ανατρέχει στη σύγχρονη ελληνική ιστορία και υπενθυμίζει ότι η γεωγραφική θέση της Ελλάδας, είχε ως αποτέλεσμα να καταστεί διαχρονικό πέρασμα ενός τεράστιου αριθμού ανθρώπων. Από την έλευση των προσφύγων ως απότοκο της Μικρασιατικής Καταστροφής, των Αλβανών μεταναστών τη δεκαετία του 90 και την ανθρωπιστική κρίση του 2015, η Ελλάδα δεν βρίσκεται αντιμέτωπη με ένα πρωτοφανές φαινόμενο. Σύμφωνα με αυτή την οπτική, ο αυτο-

1. ΠΜΣ «Ανάλυση και Εφαρμογή Κοινωνικής Πολιτικής», Τμήμα Κοινωνικής Πολιτικής, Πάντειο Πανεπιστήμιο.
2. ΠΜΣ «Ανάλυση και Εφαρμογή Κοινωνικής Πολιτικής», Τμήμα Κοινωνικής Πολιτικής, Πάντειο Πανεπιστήμιο.
3. ΠΜΣ «Ανάλυση και Εφαρμογή Κοινωνικής Πολιτικής», Τμήμα Κοινωνικής Πολιτικής, Πάντειο Πανεπιστήμιο.

χθονισμός αποτελεί μία «μυθιδεολογία». Ο «παροντισμός» αποτελεί εμπόδιο στην μελέτη της μετανάστευσης, καθώς οδηγεί στην παρουσίαση των φαινομένων ως πρωτόγνωρα και έχει ως αποτέλεσμα την αδυναμία εξεύρεσης λύσεων.

Η φαινομενική ελληνική ομοιογένεια και η μονοπολιτισμικότητα παρουσιάζονται ως μύθοι της ελληνικής αφήγησης. Η ελληνικότητα δεν αποτελεί μία μονολιθική στατική οντότητα, καθώς η ελληνική ταυτότητα υπήρξε εξ ορισμού πολυπολιτισμική. Πέρα από την απομάγευση του προσφυγικού φαινομένου και τη διάλυση των μύθων που έχουν στηθεί γύρω από αυτό, σκόπιμα πολλές φορές, ο συγγραφέας επιχειρεί να αναδείξει κάποια ιδιαίτερα χαρακτηριστικά της παρούσας περιόδου.

Η μετανάστευση ως φαινόμενο, υπάρχει σχεδόν από τις απαρχές της ανθρωπότητας. Στην παρούσα συγκυρία όμως, τομή στην συνέχεια της ιστορίας αποτελεί το γεγονός πως η Ελλάδα παύει να λειτουργεί πλέον ως διάδρομος αλλά αποκτά χαρακτήρα χώρου στάθμευσης ανθρώπων. Στο πλαίσιο αυτό, το μεταναστευτικό μετατρέπεται σε θέμα ασφάλειας, όπου η ταυτότητα του Μουσουλμάνου κατατάσσει κάποιον αυτόματα στην κατηγορία του πιθανού τρομοκράτη. Πραγματοποιείται έτσι μία «ασφαλειοποίηση» της μεταναστευτικής πολιτικής, όπου το μεταναστευτικό μετατρέπεται σε ζήτημα ασφαλείας. Την ίδια στιγμή, οι κρατικές πολιτικές και ο κυρίαρχος λόγος για την μετανάστευση, εξοικειώνουν την κοινωνία με τις πιο ακραίες και εγκληματικές συμπεριφορές κατά των μεταναστών.

Η κατανόηση του προσφυγικού σε ιστορική και συγχρονική, ταυτόχρονα, προοπτική καταδεικνύει τη λήθη που χαρακτηρίζει την κοινωνία μας επάνω σε σημαίνουσες ιστορικές και κοινωνικές πτυχές της. Παράλληλα, η ξενοφοβία, το μίσος και η άρτια δομημένη φαντασίωση της απειλής, είναι εκείνα τα στοιχεία που συνήθως τροφοδοτούν την τρομοκρατία και την, επακόλουθη, ανάγκη για ενίσχυση των πολιτικών ασφάλειας και καταστολής. Η στροφή προς μια κουλτούρα και πρακτικές συμπερίληψης, μέσω μιας ενορχηστρωμένης και με πολιτική βούληση δημόσιας πολιτικής, μπορεί να απομυθοποιήσει τον χαρακτηρισμό του «τρομοκράτη μετανάστη», σε αντίθεση με την κοινωνική περιθωριοποίηση και τον εγκλεισμό στα στρατοπεδικού τύπου camps που επικρατούν ως σημερινή πραγματικότητα.

Βέβαια, η ατζέντα της Ευρωπαϊκής Ένωσης για τη μη βελτίωση της υπάρχουσας κατάστασης, τοποθετεί την Ελλάδα ανάμεσα σε δύο αντικρουόμενους πόλους: από τη μία πλευρά, οι πρόσφυγες και από την άλλη πλευρά, η Ευρώπη. Δημιουργείται με αυτόν τον τρόπο, ένας φαύλος κύκλος επικυριαρχίας του ισχυρού με τελικά θύματα τους πιο αδύναμους: τους πρόσφυγες και τους κατοίκους των νησιών τα οποία επελέγησαν για αποθήκες ψυχών.

Καψάλης, Α. (2018)
Μετανάστες Εργάτες στην Ελλάδα. Εργασιακές Σχέσεις και Μεταναστευτική Πολιτική στην Εποχή των Μνημονίων, Αθήνα: Τόπος.

Εβίνα Κυπραίου[1] και Κατερίνα Σβερώνη[2]

Η κοινωνική πολιτική στην Ελλάδα χαρακτηρίζεται διαχρονικά από μια εγγενή λογική περιθωριοποίησης των μεταναστών, με αποτέλεσμα τη γεωγραφική και κλαδική ακινησία του πληθυσμού αυτού, αλλά και, κατά προέκταση, της ίδιας της επιστημονικής συζήτησης γύρω από όψεις κινητικότητας τους εν γένει. Αυτή ακριβώς η διάσταση αναδεικνύεται μέσα από τη μελέτη που παρουσιάζεται, η οποία αναλύει μέσα από το μεθοδολογικό εργαλείο του χρόνου τη σχέση του οικονομικού και του κοινωνικού πλαισίου εξέλιξης του φαινομένου της μετανάστευσης. Τα δύο κυριότερα ζητήματα που μελετώνται είναι αφενός η σχέση αλληλεπίδρασης μεταξύ μεταναστευτικής και εργασιακής πολιτικής και η αφετέρου η επάρκεια των υπαρχόντων επιστημονικών μεθόδων για την κατανόηση των επιμέρους εκφάνσεων της μετανάστευσης. Με αφορμή τις μνημονιακές επιταγές θεσπίζεται μια "ρυθμιστική τριχοτόμιση" της εργατικής νομοθεσίας, με καθοριστικό άξονα την απουσία κατάλληλων προβλέψεων για τη δίκαιη ρύθμιση τόσο της μετανάστευσης όσο και της εργασίας των μεταναστών.

Αρχικά, διαπιστώνεται ότι η εργασία αποτελεί το βασικό νομιμοποιητικό και ενταξιακό στοιχείο για τους μετανάστες στην Ελλάδα με συνέπεια η μεταναστευτική πολιτική να λαμβάνει μια έντονη εργασιοκεντρική διάσταση. Η παροχή προσωρινής διάρκειας αδειών εργασίας και διαμονής ως βασική πολιτική διαχείρισης των μεταναστεύσεων διαχρονικά στην Ελλάδα, ενισχύει στην πράξη την εδραίωση και τη διάδοση τόσο της παράτυπης παραμονής όσο και της παράνομης εργασίας. Η ιθαγένεια καθίσταται βασικό συστατικό νομιμοποίησης της διάκρισης των δικαιωμάτων που δύναται να απολαύσει κάθε μισθωτό της μιας και της άλλης κατηγορίας σε θεσμικό και πρακτικό επίπεδο.

Την περίοδο της οικονομικής κρίσης στην Ελλάδα, στο πλαίσιο της συμμόρφωσης στις μνημονιακές επιταγές, παρατηρείται πρώτον η ραγδαία απορρύθμιση του εργατικού δικαίου και της κοινωνικής ασφάλισης, δεύτερον η διακήρυξη μιας κενής περιεχομένου εξαγγελίας αντιμετώπισης της παραβατικότητας στην εργασιακό, καθώς τρίτον η απουσία ειδικών ρυθμίσεων για τη μετανάστευση και την εργασία των μεταναστών. Παράλληλα, ειδικοί αλλά «ουδέτεροι» φαινομενικά κανόνες δικαίου εγκλωβίζουν τους μετανάστες σε συγκεκριμένους εργασιακούς κλάδους, ενώ τα εργατικά δικαιώματά τους καθορίζονται εν πολλοίς από το είδος και τη διάρκεια νόμιμης διαμονής τους. Μέσω αυτής της διακριτικής μεταχείρισης των μεταναστών στην αγορά εργασίας που οδηγεί σε αυξημένη επισφάλεια και υπερεξάρτηση του εργαζομένου από την εργοδοτική πλευρά, επιτείνεται η ευελιξία σε ένα ήδη ελαστικό εργασιακό περιβάλλον. Με πρόσχημα, μεταξύ άλλων,

1. ΠΜΣ «Ευρωπαϊκή Κοινωνική Πολιτική», Τμήμα Κοινωνικής και Εκπαιδευτικής Πολιτικής, Πανεπιστήμιο Πελοποννήσου.
2. ΠΜΣ «Εφαρμοσμένη Γεωγραφία και Διαχείριση του Χώρου», Τμήμα Γεωγραφίας, Χαροκόπειο Πανεπιστήμιο.

τη ρύθμιση των μεταναστεύσεων, το εργατικό δίκαιο διαβρώνεται ως προς την καταστατική λειτουργία και αποστολή του εξυπηρετώντας ευθέως αλλότριες αλλά συγκεκριμένες οικονομικές και γεωπολιτικές σκοπιμότητες.

Ακολουθώντας τα διεθνή πρότυπα, το «μεταναστευτικό» εργατικό δίκαιο για τους μετανάστες στην Ελλάδα, εγκλωβίζει μεγάλο μέρος του πληθυσμού αυτού, μέσα από διάφορους μηχανισμούς, σε ένα καθεστώς διακρίσεων και εκμετάλλευσης, παραγκωνίζοντας έτσι θεσμικά κατοχυρωμένα δικαιώματα. Ορισμένες πολιτικές επιλογές φαίνεται να επηρεάζονται από μια υπόγεια συνεργασία πολιτικών και οικονομικών ελίτ με ισχυρούς επιχειρηματίες ή άλλους παίκτες που εξυπηρετούν συγκεκριμένα συμφέροντα. Στο πλαίσιο αυτό, η μεταναστευτική πολιτική που υιοθετείται αναπαράγει συγκεκριμένα στερεότυπα και παθογένειες. Οι "φωνές" που ακούγονται σε πολιτικό και δημόσιο λόγο σε σχέση με την ασφαλειοκεντρική προσέγγιση των μεταναστεύσεων έρχονται σε πλήρη αντίθεση με τις διαπιστωμένες ανάγκες σε εργατικά χέρια σε πολλούς κλάδους και επαγγέλματα, αλλά τελούν σε απόλυτη αρμονία με προσπάθειες προώθησης της ευελασφάλειας στην ελληνική αγορά εργασίας.

Είναι φανερό ότι η σχέση μεταναστευτικής πολιτικής και ρύθμισης της αγοράς εργασίας είναι αμφίδρομη. Η διαχείριση του μεταναστευτικού πίεσε προς αποστεθεροποίηση του ελληνικού εργασιακού περιβάλλοντος, μετατρέποντας την εργασία των μεταναστών σε μοχλό ταχέων διαδικασιών διεύρυνσης των στρατηγικών ευελιξίας και απορρύθμισης. Το γεγονός αυτό, σε συνδυασμό με τη διόγκωση της οικονομικής κρίση ώθησε γοργά ολόκληρη την ελληνική αγορά εργασίας προς ένα γενικευμένο κλίμα επισφάλειας και εξατομικευμένων εργασιακών σχέσεων. Οι συνθήκες αυτές αφορούν αρχικά τις περισσότερες ευάλωτες ομάδες του πληθυσμού με χαμηλή διαπραγματευτική δύναμη, όμως προοδευτικά επεκτείνονται στο σύνολο του εργατικού δυναμικού με όρους καθολικοποίησης ενός νέου υπερευέλικτου εργασιακού προτύπου.

ΕΠΙΣΤΗΜΟΝΙΚΗ ΕΤΑΙΡΕΙΑ ΚΟΙΝΩΝΙΚΗΣ ΠΟΛΙΤΙΚΗΣ

HELLENIC SOCIAL POLICY ASSOCIATION