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

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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

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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 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 Betavatzis 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.

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