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PART B

Aspects of Social Policy and Housing in Greece

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

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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.

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.

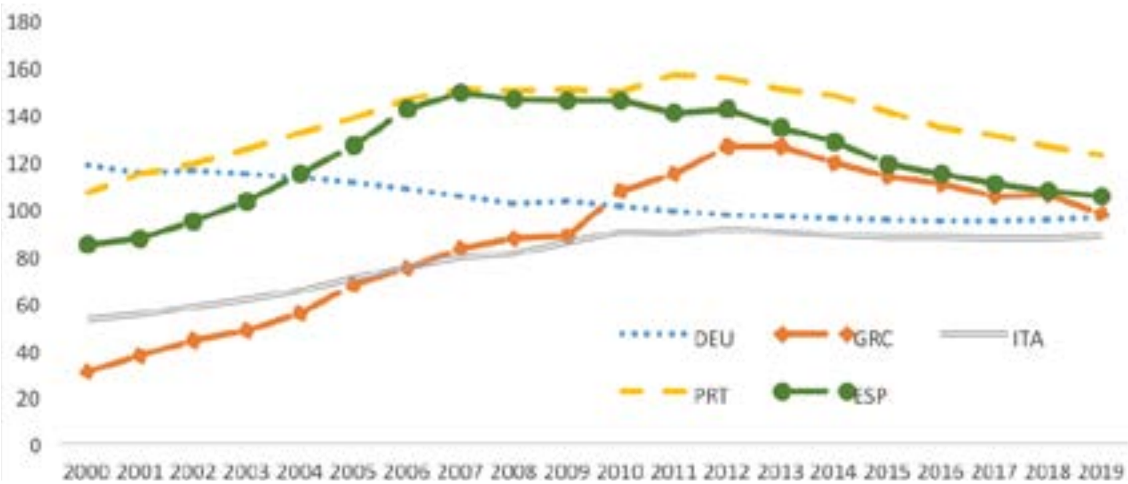
Next, we introduce an analytical periodisation for capturing the development of family strategies on home ownership and tenure. We borrow our periodisation from the work of Papadopoulos and Roumpakis (2013; 2020) to capture the role of the family as a collective socio-economic actor and reflect on its 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.

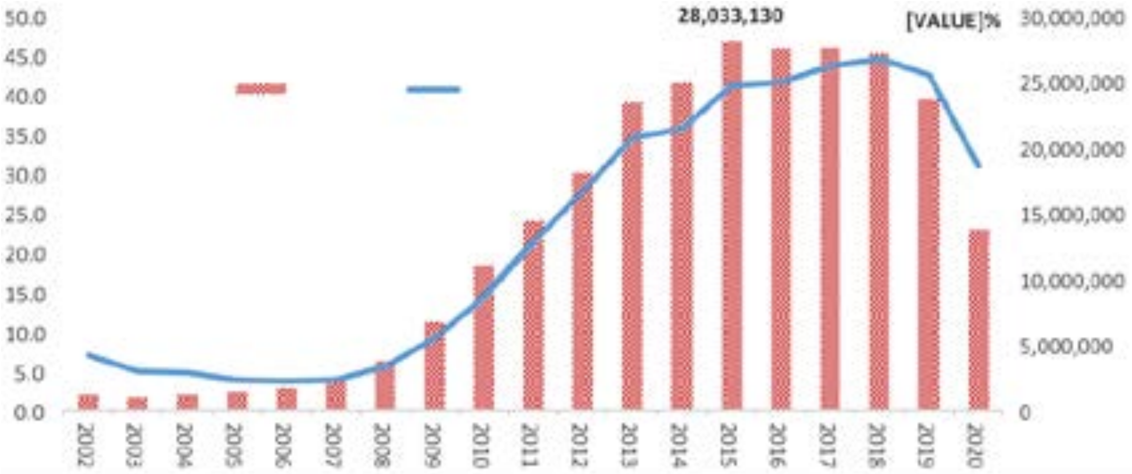
As Graph 1 shows, the levels of household debt as a percentage of net disposable income increased drastically in all Southern European economies after their entry in the Eurozone, with Greece displaying the sharpest increase until the eruption of the sovereign debt crisis. Exposure to indebtedness was 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).

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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/

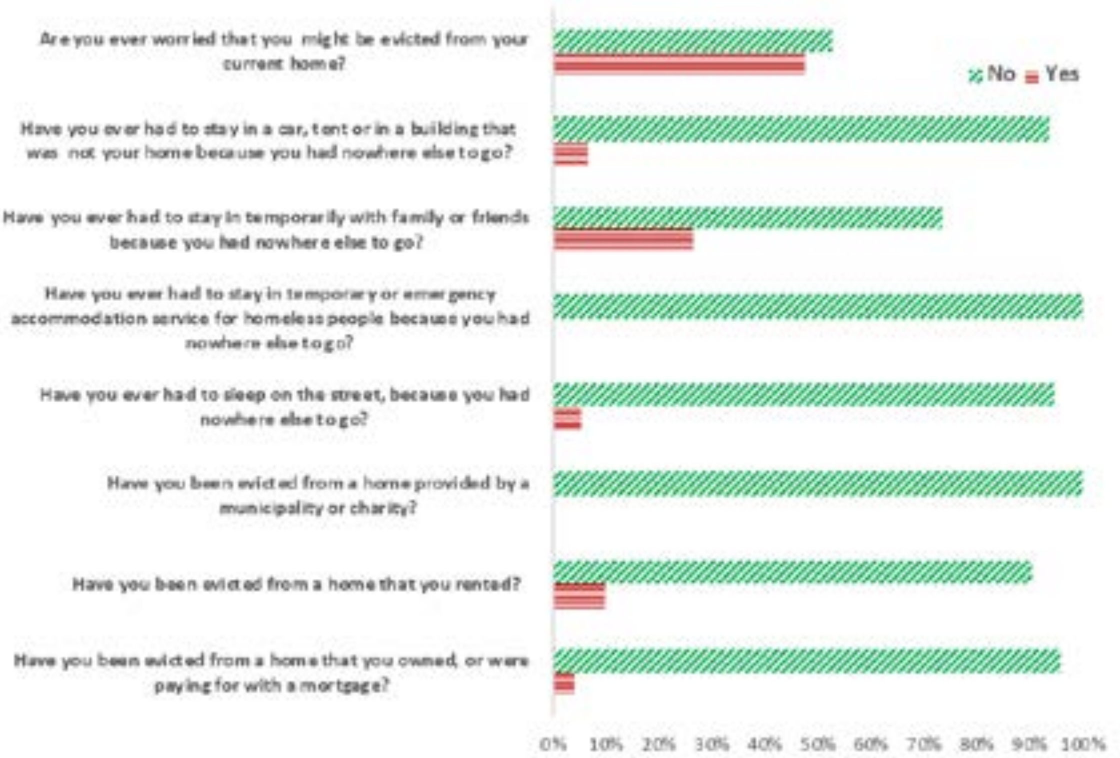
10. All interviews were conducted in Greek.

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

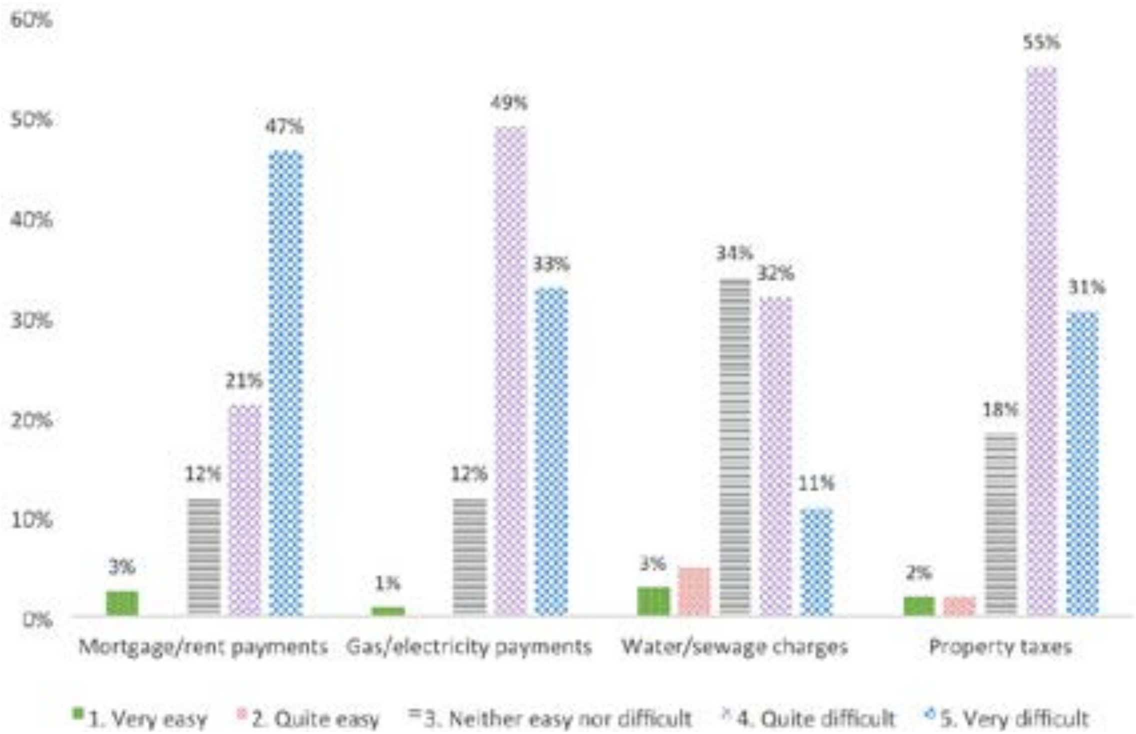


Source: Service user questionnaire base: 100 families

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)

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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.

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ΕΠΙΣΤΗΜΟΝΙΚΗ ΕΤΑΙΡΕΙΑ ΚΟΙΝΩΝΙΚΗΣ ΠΟΛΙΤΙΚΗΣ

HELLENIC SOCIAL POLICY ASSOCIATION