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"WE ARE PEOPLE TOO!". EXPERIENCING HOUSING PRECARIOUSNESS AND POVERTY IN RURAL GREECE

ABSTRACT

Rural housing precariousness calls for spatial and multi-scalar research. Understanding the mechanisms behind these challenges —and identifying how rural families build resilience— is critical for developing effective housing policies that promote social protection and inclusion. The paper examines the lived experiences of rural households in Greece, facing both visible and invisible forms of poverty and housing exclusion, through a comparative three-case study approach. Participants' narratives identify four aspects of housing precariousness in rural areas: i) substandard housing and living conditions, ii) spatial segregation/exclusion, iii) facing foreclosure or reliance on relatives, and iv) high rents and declining housing stock. The research also sheds light to the structural and institutional dimensions of contemporary rural housing precariousness, and underscores the limitations of familial and community solidarity in rural Greece amidst multiple crises. The paper advocates for a different mode of governance in rural housing—one that takes into account local geographies and sociocultural specificities, as well as gender, ethnicity, ageing, and intersecting social identities.

Keywords: *housing precariousness, poverty, community resilience, social policy, rural Greece*

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«ΚΙ ΕΜΕΙΣ ΑΝΘΡΩΠΟΙ ΕΙΜΑΣΤΕ!». ΔΙΕΡΕΥΝΩΝΤΑΣ ΤΟ ΒΙΩΜΑ ΤΗΣ ΣΤΕΓΑΣΤΙΚΗΣ ΕΠΙΣΦΑΛΕΙΑΣ ΚΑΙ ΤΗΣ ΦΤΩΧΕΙΑΣ ΣΤΟΝ ΑΓΡΟΤΙΚΟ ΧΩΡΟ

ΠΕΡΙΛΗΨΗ

Η διερεύνηση της στεγαστικής επισφάλειας στον αγροτικό χώρο απαιτεί μια πολυεπίπεδη, χωρικά ευαίσθητη προσέγγιση. Η κατανόηση των μηχανισμών αποστέρησης και των τρόπων με τους οποίους οι αγροτικές οικογένειες αναπτύσσουν ανθεκτικότητα είναι κρίσιμη για τη διαμόρφωση αποτελεσματικών και δίκαιων στεγαστικών πολιτικών. Μέσα από τη συγκριτική μελέτη τριών περιοχών στην Ελλάδα, το άρθρο διερευνά ορατές και αόρατες μορφές αγροτικής φτώχειας και στεγαστικής επισφάλειας. Οι αφηγήσεις όσων συμμετείχαν αναδεικνύουν τέσσερις διαστάσεις τις στεγαστικής επισφάλειας στον αγροτικό χώρο: i) ανεπαρκείς συνθήκες στέγασης ii) χωρικό διαχωρισμό/αποκλεισμό, iii) διαβίωση υπό την απειλή πλειστηριασμού ή αναγκαστική φιλοξενία και iv) υψηλά ενοίκια και περιορισμένο στεγαστικό απόθεμα. Επιπλέον, σκιαγραφούνται οι δομικές και θεσμικές και βιωματικές διαστάσεις του φαινομένου, και οι περιορισμοί της οικογενειακής και κοινοτικής αλληλεγγύης εν μέσω πολλαπλών κρίσεων. Οι προτεινόμενες συστάσεις εστιάζουν στην ανάγκη για μια διαφορετική προσέγγιση στη διακυβέρνηση της στέγασης, που θα λαμβάνει υπόψη τις τοπικές γεωγραφίες και κοινωνικοπολιτιστικές ιδιαιτερότητες.

Λέξεις κλειδιά: *στεγαστική επισφάλεια, φτώχεια, κοινοτική ανθεκτικότητα, κοινωνική πολιτική, αγροτική Ελλάδα*

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INTRODUCTION

Housing precariousness in rural areas is shaped by a complex interplay of structural, institutional, and individual factors. According to Clair et al. (2018, p.4) it is understood as consisting of four components: affordability, quality, security and access to facilities and services, and it is intertwined with poverty. Despite the prevalence of poverty and social exclusion in rural regions, particularly in Eastern and Southern European countries (Eurostat, 2023a) the issue remains largely invisible in academic, political, and public discourse, since the rural is commonly perceived as offering a safe and self-sufficient livelihood (Woodward, 1996; Shucksmith et al., 2023). Unlike the visible concentrated poverty of inner-city and deprived neighbourhoods, the precariousness of rural housing is often hidden, dispersed, and underrepresented in policy debates and scholarly discussions (Pleace & Hermans, 2020), aligning with housing exclusion (FEANTSA, 2005) and hidden homelessness (Cloke et al., 2002).

Rather than sleeping rough, rural residents often endure overcrowded, deteriorating homes, makeshift encampments, structures not intended for habitation, or properties without basic amenities such as running water or heating (Gkartzios & Ziebarth, 2016). In disadvantaged rural areas, poor housing quality is compounded by limited services and insecure living arrangements such as reliance on family members for accommodation (Cloke et al., 2001; First et al., 1994). While both rural and urban housing precariousness share common underlying causes, the relevant literature suggests that economic factors play a predominant role in rural settings, surpassing health-related issues (First et al., 1994). Macroeconomic shifts, persistent poverty, and a restricted supply of affordable housing –often exacerbated by tourism-led gentrification and rising property prices– drive rural housing insecurity (Shucksmith et al., 2023; Willet, 2021; Cloke et al., 2001).

These economic dynamics intersect with geographical isolation, cultural factors and dominant social norms, deepening housing exclusion (Cloke et al., 2002). Segregation further reinforces social exclusion in rural areas, as specific groups, become spatially and socially separated from community life (Bernard et al., 2022). In mountainous areas, aging and energy-degraded housing exacerbate energy poverty, particularly among low-income retired residents. Migrant farm workers face systemic barriers to securing adequate housing, often being forced into overcrowded, substandard conditions (Gkartzios & Ziebarth, 2016; Barkay at al., 2024).

Their housing arrangements are frequently tied to employment, increasing dependency on employers (Ramirez & Don Villarejo, 2012). Low-income families and other vulnerable groups –including Roma communities or ethnocultural minorities– often reside in informal, inadequate and precarious housing, facing discrimination (Shucksmith et al., 2023). Rural women are also disproportionately affected, as unpaid or informal labour limits their access to financial security, social benefits and stable housing, particularly in cases of single parenting following divorce (Tickamyer, 2006).

Thus, rural housing systems fail to adequately meet the needs of diverse social groups, especially those with heightened vulnerabilities. For these vulnerable or marginalised groups, securing stable housing is further hindered by a lack of housing support services in rural areas. This situation compounds exclusion, making both enumeration and intervention more challenging (Pleace & Hermans, 2020; Cloke et al., 2002).

Drawing on empirical evidence, this paper advances the understanding of contemporary housing precariousness and poverty in rural Greece through three key contributions. First, it broadens the limited understanding of aspects of housing precariousness in rural Southern Europe, with a focus in Greece. Second, it empirically examines the mechanisms that produce these phenomena and how the multiple crises and other factors have affected housing precariousness in rural areas. Third, it reveals forms of social resilience through both individual and collective coping strategies. A comparative case study approach was applied in three regions –Karditsa (Thessaly), Rhodope (Thrace) and Rethymno (Crete)– capturing diverse socio-economic and spatial contexts, ranging from areas that face agricultural decline and the impacts of extreme weather events to those where minority groups experience marginalisation in accessing adequate infrastructures as well as locations affected by tourism-driven housing pressures. The analysis draws on in-depth interviews with individuals experiencing housing exclusion and socio-economic hardship in these three areas.

By framing housing precariousness as a dynamic process, rather than a singular event, which increases a person's likelihood of experiencing a general decline in living conditions (Clair et al., 2018, p.4; DeLuca & Rosen, 2022), the study situates rural housing exclusion within broader economic and social transformations that impact all aspects of life (Gouseti, 2025; Madden & Marcuse, 2016). In doing so, it bridges existing research gaps and contributes to a deeper conceptual and empirical understanding

of rural housing exclusion and its implications for social inequality and policy interventions.

1. THE MULTIPLE CRISES AND THE RISE OF HOUSING PRECARIOUSNESS IN GREECE

Much debate surrounds the Southern European welfare model, which has historically shaped patterns of social protection, particularly in rural areas, interacting with long-standing structural, socio-economic and spatial dynamics. Central to this model is its “familistic” character (Papadopoulos & Roumbakis, 2013), wherein extended family networks –rather than wage labour– serve as the primary source of social cohesion (Ferrera, 1996; Guillén et al., 2022). These familial structures have long compensated for weak formal welfare provisions, effectively functioning as an informal safety net. This reliance is reflected in high homeownership rates and the widespread prevalence of self-built housing, reinforcing intergenerational dependency and limiting reform trajectories—especially in rural contexts, where trust and strong family ties discourage institutional alternatives (Trigkas et al., 2020; Koutsou et al., 2014).

In parallel, other historical factors arising from land-ownership structures –including smallholders’ fragmented property and self-promoted housing– have decisively shaped the housing landscape (Maloutas, 2008; Allen et al., 2004). Post-war urbanisation and international migration further transformed these patterns, as people migrated from rural areas to cities or abroad due to economic decline and war-related disruption (Maloutas et al., 2020). Coupled with minimal state intervention in social housing (Allen et al., 2004), these processes left many rural areas with abandoned or poorly maintained homes, ageing populations, and poor infrastructure – factors that increased socioeconomic vulnerability over time (Gkartzios, 2013; Anthopoulou et al., 2017). Later, the introduction of the Common Agricultural Policy (CAP, 1981) provided income support for farmers, serving as a protection mechanism. Yet over time, it fostered dependency on subsidies and, paradoxically, exacerbated regional inequalities—particularly between productive agricultural plains, which were able to modernize their housing and livelihoods to some extent, and less-favoured, remote rural regions, which remained marked by material deprivation (Kasimis & Papadopoulos, 2013, Anthopoulou et al., 2017).

Collectively, these dynamics –the familistic welfare model intertwined with historical, socio-economic and spatial factors, alongside state

agricultural policies– structured access to housing (and housing precariousness) before the financial crisis, influencing rural vulnerability and resilience. Successive crises have transformed this domestic welfare regime from a system of relative security into one characterised by persistent precarity and vulnerability (Spyridakis, 2018, p. 10), challenging its traditional solidarity. Social inequalities have deepened, resulting in increased poverty, deteriorating health and restricted access to adequate housing (Kentikelenis et al., 2011; Arapoglou & Gounis, 2017; Gkasis, 2018; Guillén et al., 2022). In rural areas, these pressures have been compounded by rising production costs and declining subsidies, reducing incomes, particularly for small-scale farmers. Consequently, depopulation has accelerated, local economies have weakened, and infrastructure deficits have deepened (Papadopoulos & Baltas, 2024). These processes have increased dependence on informal networks, family property and family-based arrangements, masking rather than alleviating deprivation and housing precariousness, which were able to modernize their housing and livelihoods to some extent, and the less-favored, remote rural areas, which remained marked by material deprivation.

Against the backdrop of a broader decline in living conditions, precarity has become structurally embedded, affecting a growing proportion of the population (Melidis, 2020). However, for the most vulnerable members of society, the erosion of the familistic welfare model resembles what Paugam (1996; 2016) defines as "social disqualification"—a condition marked by chronic employment instability and the accumulation of disadvantages. This process undermines traditional social bonds that previously served as sources of protection, as well as material, symbolic, and emotional recognition.

Deteriorating socioeconomic conditions and deep cuts to social spending and the declining role of the family, have further exposed the inadequacies of state housing protections. Although rural homeownership remains relatively high (Arapoglou et al., 2021), neoliberal policies and rising housing expenses in households' budgets, limited supply and costly loans, coupled with neoliberal policies, have made homeownership increasingly unsustainable, particularly for younger generations (Maloutas, et al., 2020; Anthopoulou et al., 2019). In the prolonged aftermath of the financial crisis, rising house prices, surging rents, and high energy costs, alongside growing foreclosures, have become central features of an intensifying housing crisis (Gyftopoulou, et al., 2022). Forced cohabitation, poorly maintained housing, inadequate infrastructure, and overcrowding persist across the country, disproportionately affecting rural areas (Eurostat,

2023b, c). Meanwhile, the post-crisis shift towards a service-based economy since the mid-2010s, accompanied by financialisation processes, short-term rental growth, and tourism-led gentrification, has worsened spatial inequalities, disproportionately affecting low-income renters and marginalised groups (Gourzis et al., 2025).

State responses have largely been insufficient, focusing on emergency relief rather than long-term housing policies (Arapoglou & Gounis, 2017). Against the backdrop of multiple crises, the return to the countryside has been promoted as a viable solution for improving quality of life through community solidarity and access to material resources (Figueiredo et al., 2020). However, many have returned to rural areas out of economic necessity, facing employment insecurity and social exclusion, which can potentially trap them in a cycle of poverty and precariousness (Anthopoulou et al., 2017; Gkartzios, 2013). Yet, housing research in Greece remains predominantly urban-focused, leaving rural housing precariousness under-explored (Arapoglou & Gounis, 2017; Georgiadou & Kandylis, 2017; Kourachanis, 2024; Radin, 2024).

In light of the socio-economic changes of the past decade, including economic crisis, shifts in migration, public health emergencies, and rising energy costs, rural housing requires urgent research and policy attention. Understanding the mechanisms behind these challenges, and how communities build resilience, is critical for developing effective housing policies that promote social protection and inclusion in rural areas. This study aims to address this issue by highlighting how rural housing exclusion exacerbates social inequalities and requires targeted intervention. It explores the lived experience of rural households facing both visible and invisible forms of poverty and housing exclusion. This includes households that are officially above the poverty threshold but excluded from public support schemes due to income-eligibility criteria or legal status (Hermans et al., 2020; Pleace & Hermans, 2020).

2. RESEARCH DESIGN

This study forms part of a larger research project examining poverty and housing precariousness in rural Greece[1], examined through the lens of social resilience. Due to the complex and varied nature of rural housing

1. "Poverty and housing precariousness in rural area through the lens of social resilience" (POVE.R.RE).

issues (Gkartzios & Ziebarth, 2016), the project employed a mixed-methods design implemented in three stages: a literature review, a quantitative spatial analysis of poverty concentration and housing precariousness using socio-economic indicators and data on Minimum Guaranteed Income beneficiaries; and field research combining qualitative and quantitative methods. This paper draws on the qualitative findings of the fieldwork, particularly the in-depth interviews with individuals experiencing housing exclusion and poverty, rather than the statistical or mapping components of the wider project.

Fieldwork was conducted in three predominantly rural territories located in central, northern and southern Greece -Karditsa (Thessaly), Rhodope (Thrace) and Rethymno (Crete). These areas were selected to capture diverse socioeconomic and spatial contexts, representing different typologies[2] and dimensions of rural settings.

Karditsa represents *a dynamic recovering agricultural area*[3], characterised by strong crop-livestock specialisation and small family farms, strong cooperative activity and an emerging social economy ecosystem. However, the region has been severely affected by recent extreme weather events, particularly storm Daniel in 2023, which have deteriorated large parts of its built and natural environment, as well as agricultural production and housing infrastructure. The region has a high concentration of vulnerable social groups, particularly Roma communities, who experience acute housing deprivation.

Rhodope, illustrates a *declining remote rural area*, marked by high unemployment, population decline, demographic ageing and outmigration, particularly among younger generations (Tsertekidis & Polyzoidis, 2024). Reforms to the CAP have severely impacted the region's agricultural economy, particularly affecting tobacco and cotton production. This has led to further economic decline and increased rural poverty, mainly in isolated and marginalised mountain communities, inhabited mainly by the Muslim minority population of Western Thrace.

Rethymno, represents a *tourist agricultural island area*, with contradicted and hidden dimensions in rural poverty. Although it is not

2. The selection was based on the rural area typology of the Strategic plan of the CAP -2024 (provided by the Ministry of Rural Development and Food of Greece), a location quotient (LQ) analysis of Minimum Guaranteed Income beneficiaries, and several socio-cultural characteristics and dynamics of the agricultural sector (Anthopoulou et al., 2025a).

3. It is important to note that Karditsa was classified as a *dynamic, recovering agricultural area*, prior to the impact of storm Daniel in 2023.

one of the poorest regions of Greece, economic diversification coexists with housing pressures and displacement, placing rural population at high poverty risk. The expansion of short-term rentals and tourist accommodation reshapes the local housing market, while simultaneously creating stark contrasts between coastal and mountainous areas.

These three case studies provide diverse yet interconnected perspectives on the structural and socio-economic processes shaping poverty and rural housing precariousness, allowing for a more comprehensive analysis of the broader phenomenon in rural Greece.

Participants & Data collection

This section presents the qualitative data collected during the fieldwork from February to September 2024. The initial step involved consultations and interviews with 35 representatives and staff from 22 institutions and organisations, in order to gain contextual insights and facilitate access to the local population affected by housing precariousness and socio-economic marginalisation. This preliminary research[4] provided valuable feedback on the implementation of social policies and the local context, ensuring a comprehensive understanding of the challenges faced by those affected. Building on this first step, in depth- interviews were conducted with 51 participants (31 men and 20 women), aged 21 to 85 (mean age 52.7 years-old). Fifteen participants were from Karditsa, twenty-five from Rhodope and eleven from Rethymno. Their educational backgrounds ranged from no formal education to higher education qualifications. Most of the participants were experiencing housing exclusion and residing in insecure or inadequate living conditions, as defined by the ETHOS typology (FEANTSA, 2005). Most of the participants were homeowners, while eight individuals were renters and two were living in houses provided by an employer or community member. This paper's analysis focuses exclusively on the in-depth interviews with these individuals.

4. Interviews and focus group discussions were conducted with 35 representatives and staff from 22 institutions and organisations, including program managers, administrative personnel, social workers, and members of unions and associations. At the regional level, consultations involved four regional bodies and observatories related to social welfare and inclusion. At the municipal level, the fieldwork included eight Community Centers (including Roma branches), three social service units, one local support program for home assistance, one church or community initiative, three labour or workers' organisations, one development agency, and one cooperative financial institution.

For the selection process, we utilised the strategy of purposive and criterion sampling (Patton, 2001). Contributors to the current study were required to meet the following two criteria: 1) to reside in rural areas of the selected municipalities within the three regional units under study, and 2) to experience either visible or invisible forms of poverty. Visible poverty refers to individuals who are beneficiaries of social services, such as community centres and other social welfare institutions, including Roma branches, women's centres or soup kitchens. In contrast, invisible poverty encompasses groups such as migrant farm workers and individuals who do not qualify for or access welfare support, including those excluded from social welfare benefits and support programmes (e.g. the Guaranteed Minimum Income). This approach ensured that the study captured a broader spectrum of rural vulnerability, than just formal service users.

The primary data collection tool was semi-structured interviews (Bryman, 2008), allowing for in-depth exploration of participants' experiences and perceptions regarding housing precariousness and social resilience in rural Greece. The interview guide was structured around five key thematic areas: i) participants' personal histories, ii) employment, unemployment, and income sources, iii) living conditions and housing, iv) factors strengthening social resilience, and v) policy recommendations.

Written informed consent was obtained from all participants for the recording and transcription of interviews, ensuring confidentiality and data protection. Ethical approval for the study was granted by the Panteion University Committee of Ethics and Research Ethics.

Data Analysis

The data were analysed using thematic analysis approach (Silverman, 2001), involving a structured process to identify key patterns and relationships within the dataset. The analysis consisted of the following three stages: (i) familiarisation with the data allowed to generate initial codes (ii) organising the codes into thematic categories and grouping them into broader themes to identify recurring patterns and connections aligned with the research questions (iii) conducting conceptualisations and interpretations to refine the themes through the analysis of key concepts, relationships, and emerging insights. To ensure participant confidentiality, pseudonyms are used when presenting the findings.

3. FINDINGS & DISCUSSION

3.1. Aspects of housing precariousness

Fieldwork across the three case studies identified four interconnected thematic dimensions of housing precariousness: (i) substandard housing and living conditions, (ii) spatial segregation/exclusion, (iii) facing foreclosure or reliance on relatives; and (iv) high rents and declining housing stock. These dimensions reveal contextual and structural factors that shape housing precariousness and which are not evenly distributed. These factors disproportionally affecting specific vulnerable groups including: farmers (aged 55+) with small plots, high production costs, debt, and difficulties accessing insurance; elderly unmarried farmers without family support; single mothers facing social or cultural barriers; individuals excluded from welfare schemes (e.g., large families deemed ineligible due to child allowances, unemployed youth living with parents or in shared households and migrant farm workers facing challenges with legal status); individuals with disabilities or mental health issues; and the crisis-induced urban returnees. The following analysis examines these dimensions, highlighting their manifestations across each area and the resulting vulnerabilities.

Substandard housing and living conditions

Most participants across the three study areas reported living in substandard housing conditions, revealing both shared challenges and local variations. Key issues include the aging housing stock, lack of basic amenities and household equipment, residence in uninhabitable dwellings, overcrowding, and energy poverty—the latter exacerbated by rising energy costs.

Specifically, in Karditsa and Rhodope, there is a notable prevalence of inadequate housing, with Karditsa affected by extreme weather events intensified by the climate crisis, resulting in extensive damage to a large number of homes.

Eleni, a 42-year-old unemployed woman, describes the devastation caused by the 2023 floods and the lack of state assistance:

> *After the flood, people who didn't need compensation got it, while we were left with nothing. That's how the state works. But what about us? My house is ruined —mud everywhere, damp walls, and moldy doors. The water reached the roof tiles. Where are we supposed to find the money to fix all this?*

Similar delays in state compensation are reported by Sophia, a 60-year-old divorced tenant who is sporadically employed in informal work.

Sophia lives without essential household appliances, while state assistance was ultimately replaced by the goodwill of her landlord, who provided temporary support for her rental accommodation. She said:

> *The regional authorities gave me half the compensation for my shop, and I'm still waiting for the rest. My house was flooded too, but I haven't received anything for it yet. Luckily, the landlord —since I'm renting— bought me a fridge and a bed as a gift, so I'm able to stay there, in the same house.*

The effects of flooding are particularly severe for minority groups, such as the Roma communities. Many reside in makeshift structures that lack the stability and security of permanent housing, leaving them highly exposed to extreme weather conditions. In these overcrowded settlements, where small, tightly defined plots constrain living space, two or even three families are often forced to share a single dwelling. These results in intense overcrowding, with residents enduring extreme heat in the summer and harsh cold in the winter, further exacerbating their housing and social precariousness.

Tina, a 67-year-old Roma woman, surviving with the Minimum Income Allowance, described the harsh realities of daily life in such conditions:

> *And you build them (the houses) bit by bit, like a greenhouse, adding piece by piece. But how do these children grow up in this heat, with temperatures reaching 40 degrees? Our village is the poorest. We don't have big plots of land to grow vegetables —the land is too small. I live in my child's house, with his wife and their four children. Seven of us crammed into one house. The floods hit us hard, and no one helped. Not even a blanket. The fields were destroyed, people lost everything. Now they have no money, and we don't have work. Some people don't have electricity. Others live in shacks covered with plastic bags, with children sleeping inside, surrounded by rats. During the day, there's no running water. We only have water until 11 or 12 in the morning —then they shut it off.*

The inadequate living conditions of the Roma community in the region predate natural disasters but have been further worsened by them. In their case, housing precariousness is compounded by structural racism, manifesting as neglect by both local society and municipal authorities, which fail to provide adequate support or address their longstanding unmet needs.

Inadequate housing conditions were also reported by residents in non-disaster-affected areas, pointing to broader structural challenges rather

than the direct impact of natural hazards. While homeownership remains the dominant form of housing tenure in rural Southern Europe, this does not mean that there are no problems attached to rural house provision (Gkartzios & Ziebarth, 2016).

Most rural homes have been inherited from previous generations, often built decades ago, lacking renovation, insulation, heating, or cooling systems. As a result, they frequently suffer from roof leaks, damp walls, damaged foundations, rotting window frames, and even the absence of indoor plumbing.

Compounding these issues, the high cost of repairs and low household incomes make renovations unaffordable, and when they do occur, they are often partial and insufficient. As Anastasia, a 70-year-old resident of a mountainous village in Rethymno, recounts:

> *The house was old, of course, and for the past two years, we've been fixing it up —what you see now is the result. We renovated it, but not completely, because we did everything using just the pension money. For example, the house has a bathroom, but what kind of bathroom? Sure, there's a toilet and a shower, but it's outside!*

Participants across all three study areas identified the ageing housing stock as a major challenge. Combined with rising electricity costs — particularly after the pandemic—, low incomes, and the impacts of the climate crisis, these factors contribute to widespread energy poverty.

Giorgos, a 30-year-old unemployed man living in a mountainous village in Rhodope, relying on the Guaranteed Minimum Income allowance, describes his experience:

> *The house dates back to the 1950s. It has many problems—no windows, no doors, absolutely nothing. Everything is extremely old. There's no insulation, either inside or outside. You turn on the air conditioner and the fan, but it's still unbearably hot inside. Just last night, I couldn't sleep at all. I stayed up all night. If you touch the walls, they're scorching hot. There aren't any windows, not a single one.*

Similarly, Stella, a 55-year-old resident of a mountainous village in Karditsa, who is temporarily residing with relatives, describes her inability to adequately heat her home during the winter months. This hardship is the result of a long-term decline in household resources, which has worsened since the economic crisis, and peaked with the floods:

> *We had to close the shop back during the crisis. My husband was forced to go to the municipality, practically begging for work. That's how we've been getting by. And even though we have a large family, even just to renew our benefit cards, we need to pay. I don't know what we're going to do about electricity. Bills are €200-300 a month. Last year, I couldn't afford heating oil to keep us warm. My son would tell me, 'Mom, I'm cold,' and I'd just say, 'Take the blanket, wrap yourself up, and don't say a word'.*

The rising energy costs have intensified energy poverty, not only negatively affecting health and well-being but also leading to delayed or missed utility payments, pushing households into over-indebtedness. This financial strain forces many to prioritise essential expenses, making it increasingly difficult to cover other basic needs, such as healthcare, education, and even food. This process reflects a cumulative cycle of disadvantage that extends beyond housing insecurity, affecting multiple aspects of daily life (Paugam, 1996).

Giota, a 55-year-old livestock farmer from a mountainous village in Rhodope, describes the multiple challenges she faces:

> *Our work is extremely tough. We work in extreme heat all day, but the land is dry, and there's no food for the animals. The state offers no support. People are struggling just to feed their livestock. Our house is falling apart —a wall even collapsed recently— but we can't afford repairs. Paying for electricity and water is a constant battle. We try to set up payment plans, but they pressure us with lawyers and threats. Even with a steady job, we can't make ends meet. Everyone is in debt.*

Similarly, Maria describes her experience as a 50-year-old unemployed mother of five, including one minor and one with a disability, living in a village in Rethymno:

> *My electricity bill was over €1,000 in debt, so I had to set up a payment plan. I also had a debt from my previous home, which I managed to pay off. I'm trying to manage with the little money I have, but honestly, with my unemployment benefit gone, we're barely getting by. It's austerity. Everything is so expensive—you try to cut back here and there just to afford something else. Sometimes, we even skip buying fruit just to make it through the month.*

Living in inadequate housing contributes to a decline in overall quality of life. This precarisation of living conditions further intensifies

psychological distress but also exacerbates mental health issues (Pevalin et al., 2017), as marked by Sophia, a 60-year old village resident of Karditsa:

> *Heating in the winter. Unfortunately, I've had problems with it for many years. Anyway, I don't even want to talk about it because it upsets me. We struggled through the harsh winter —we ended up with no heating at all. We overused electricity to stay warm, the bill was high, and the electricity company even took me to court. In any case, we faced challenging circumstances. I also went through depression.*

In this context, the experience of precariousness has become embedded in the everyday lives of rural residents, as highlighted by Thanos, a 41-year old farmer from a Rhodope village:

> *I think everyone feels insecure nowadays. There's no one who lives comfortably anymore. Simply put, you never know what tomorrow will bring. No one is doing well right now.*

Spatial segregation/exclusion

Spatial segregation was a recurring concern among participants, particularly those living in mountainous regions. Residing in remote villages was seen by many participants as affecting all aspects of their daily lives and making it harder to access important services like healthcare, education, social welfare, as well as recreational/social activities (Székely & Novotný, 2022). This geographic marginalisation is further compounded by limited access to employment opportunities, which intensifies the cycle of economic and social exclusion. Participants, in all three study areas, strongly highlighted the issue of demographic ageing, which has been exacerbated by youth outmigration in search of better living and employment opportunities. Kostas, a 55-year-old former farmer, who resides in a Rhodope village, recounts:

> *This place is finished —there are no jobs, and everyone has left. In ten years' time, the village won't exist. Only the elderly remain; the young have no reason to stay. I rely on my pension, and I'll stay here as long as I can.*

The decline of rural infrastructure and services further compounds the effects of depopulation, making daily life increasingly difficult for those who remain, as marked by Nikos, a 60-year-old resident of a small village in Karditsa:

> *Even basic needs like a painkiller require traveling to another village or to the city of Karditsa. There are no services, no pharmacy, no gas station, even the schools have shut down. People have been forced out, and now, the few young ones left are turning to gambling.*

The challenges of physical distance are further exacerbated by the inadequacy—or complete absence—of suitable public transportation, both to nearby cities and surrounding villages. These deficiencies leave individuals without private vehicles effectively cut off from essential services or entirely dependent on neighbours and community networks for their basic mobility needs:

> *I have to go to the hospital in Heraklion every week. The hardest part is getting there. You have to go from here to Perama, then from Perama to Sises, and from Sises to Heraklion. I have a cousin here who helps me out —he drives me to Sises, and from there, I take the bus to Heraklion. But when he drives me to Sises and then comes back to pick me up at night, I can't just not give him something —I put €15 in his pocket. He's taking me there and bringing me back. And I don't want to take advantage of him. This is a huge problem for many of us.*

For those with access to private transportation, the high cost of commuting —further exacerbated by rising fuel prices— often represents a significant financial strain.

The most critical consequence of limited accessibility is the inability to secure adequate healthcare services, both for physical and mental health needs. This challenge fosters heightened feelings of insecurity among rural residents, who face significant barriers to medical care. These concerns are exacerbated by understaffed local Health Centres and overburdened hospitals in nearby cities, particularly in the context of ongoing crises, which result in long waiting lists and a shortage of specialised medical personnel. Christos a 40 year-old resident of a village in Rethymno, shared his frustrations:

> *We don't even have a clinic or the basics to get by. There's nowhere to go for essential services. The roads are bad, the routes are difficult, and to get what we need, we must travel long distances. There's no Health Centre. For a doctor, we must go to Rethymno —however we can manage. If we make it in time, we make it. If not, that's it. But even there, it's barely a Health Centre. If you recorded a video inside the hospital, you'd understand everything. That says it all!*

Lacking accessible public healthcare options, residents of remote areas are often forced to seek care from private doctors or clinics, where the high cost of services effectively excludes low-income individuals from essential medical treatment. As a result, many postpone or entirely forgo medical visits due to financial constraints, further deteriorating their health and overall well-being.

Beyond limited access to employment and healthcare services, spatial isolation in remote areas also restricts the scope and quality of social relationships for affected households. Anastasia, who lives with her brother, who struggles mental health issues, reflects on these challenges:

> *We’re completely isolated! It’s just the two of us here. There’s a small café in the next village. We are people too! Would it be so bad to go there once in a while —maybe one Sunday, even just once a month? But in the end, we’d spend more just getting there than on whatever we’d order while passing the time.*

Regional migrant farm workers face similar challenges. For some, the loneliness and social isolation they experience leads to high alcohol consumption, often used as a coping mechanism to alleviate the difficult living and working conditions they endure. As Dalbir, a 57-year-old farm worker, narrates:

> *And so, I stay here. The boss provides everything. And you work all the time. Then, when the work stops, you still have the house, but you can’t do anything else. The house gets unbearably hot—no windows, nothing. There’s nothing around here. No buses, no motorbikes, nothing. I don’t go anywhere —I can’t. I’m trapped. It’s hard. This isn’t a life. And then I drink a lot of raki because I have nothing else to do. Yeah, to stop thinking too much. If there were two or three others around, maybe I’d drink less. It’s isolated. I’d like to leave. But now everything is difficult. The years just pass by.*

Rural housing precariousness reflects intertwined social and spatial vulnerabilities. Remote and disadvantaged areas concentrate isolation, poor infrastructure, and limited services, often confining minorities, migrant workers, and other vulnerable groups to substandard housing. This intersection of social and spatial exclusion exarcebates insecurity, limits opportunities, and perpetuates long-term disadvantage, demonstrating that rurality can amplify rather than alleviate poverty.

Facing foreclosure or reliance on relatives

Some participants said that living in insecure housing conditions, like being afraid of losing their home because they can't pay their mortgage or other debts or having to stay with relatives temporarily, was an urgent and distressing reality. These conditions exacerbate financial hardship, increase the risk of divorce, contribute to chronic stress, poor health, and social exclusion, and ultimately heighten the risk of homelessness, particularly for marginal homeowners (Diamond et al., 2020).

Dimitris, a 60-year-old divorced man who experienced severe financial ruin following the economic crisis, recounts his experience:

> *The house is mine, but it's mortgaged. I haven't worked for the past ten years. Lately, I haven't been able to pay for anything. The house needs repairs, it's in bad shape, but there's nothing I can do. I'm drowning in debt. Debt collectors constantly call, saying my house is up for auction and all sorts of things. I've worked out a payment plan, but honestly, I don't even know exactly where things stand. I'm supposed to make monthly payments —if I can afford to.*

As the above excerpt illustrates, homeowners who are unable to meet their financial obligations often find themselves trapped in a cycle of escalating housing insecurity. On the one hand, they face persistent harassment from private debt collection agencies; on the other, due to the frequent transfer of their debt to different providers and financial funds, they are often unaware of the exact terms of their repayment agreements. These dynamics have been exacerbated by the recent domestic policy developments —most notably, the abolition of primary residence protection under the new "Debt Settlement and Bankruptcy Code" (L. 4738/2020)— which removed one of the last legal safeguards for indebted households.

Beyond financial uncertainty, housing insecurity is frequently accompanied by poor living conditions, as many affected homeowners reside in inadequate housing, primarily due to the aging and deteriorating housing stock.

High rents and declining housing stock

Concerns about rising rental costs and a lack of affordable housing became major issues, especially in the regional unit of Rethymno, where extended tourism growth and the unregulated expansion of short-term rentals have significantly reshaped the housing landscape. This trend has led to a

decline in long-term rental options, disproportionately affecting rural areas near the city of Rethymno, where old single-family homes are increasingly converted into luxury villas for affluent tourists (Mikulić et al., 2024).

As housing becomes scarcer and more expensive, those unable to secure or maintain a home in the city are pushed to nearby villages, further driving up rents and reducing the quality of the available housing stock (Stojčić, 2024). Vulnerable renters and seasonal workers face the greatest risk of housing insecurity, often experiencing overcrowding and substandard living conditions. Maria, a 50-year-old single mother, describes her struggle to find affordable housing after being repeatedly displaced:

> *It's very expensive! I was lucky to find a cheap place in the village. I used to pay €350 for a small two-bedroom in the city, but then prices shot up to €400-500. Since 2019, we've had to move twice. We left our last place because the landlady wanted it for herself, even though we had lived there for years. Now, even in the village, prices are rising. The house is tiny, not big at all! It's basically a large studio where three of us are trying to live together. No, it's way too small. But we had no choice—we took it because we were struggling. I can't just kick D., my child, out of the house—where would he go? Rents are ridiculously high, where could he possibly live?*

Apart from living in inadequate and increasingly unaffordable housing, the expansion of short-term rentals has led to the displacement of long-term tenants in rural villages, disrupting their daily lives and undermining social cohesion. As residential properties shift from permanent housing to tourist accommodations, locals face growing tensions and conflicts over housing practices and community norms, which ultimately upset their routines and sense of stability.

Many participants expressed frustration over the impact of short-term rentals on local housing availability. Stavros, a 60-year-old returnee, with health issues, who lives with his elderly mother, explains:

> *Airbnbs have pushed locals out. The tourists arrived, and now there's noise even in the village, which used to be quiet —music, parties! They don't care if it's the middle of the day. They blast their speakers, and if you say anything, they just shrug and say, "My friend, I'm on holiday". The police don't show up, they don't go near the villas. And we're the ones being forced out to make space for them!*

When asked if he had been directly affected, he added:

> *Of course, twice, they kicked me out. Once four years ago, and another time nine years ago. Luckily, my current landlord wants to sell the house since he doesn't live here. That's the only reason he lets me stay a little longer —because I take care of it. Otherwise, I'd be out too.*

The challenges of securing rental housing are most severe for those at the lower end of the social hierarchy, such as migrant workers employed in tourism and agriculture. For them, the effects of tourism gentrification (Gotham, 2005) are compounded by xenophobia and discrimination, making access to stable and affordable housing even more difficult. Advik, a 56-year-old farm worker employed in the region's greenhouses, highlights the challenges faced by himself and his peers:

> *Finding housing is nearly impossible for us. There just aren't any available. If one doesn't have a home, they have no choice but to share —three, four, sometimes even six people in one place. Landlords won't rent to single migrants. Just because we're foreigners. In the past two years, it's gotten much worse. Now, I live with three or four others in a single house.*

Living in overcrowded housing and low-quality dwellings are the most common challenges faced by migrant farm workers in the region, amid rising rental costs and the diminishing availability of housing stock.

3.2. Aspects of social resilience

As housing precariousness grows and welfare State support remains inadequate, rural households are actively practicing social resilience strategies to overcome these challenges. Halseth and Ryser (2010) define these as survival mechanisms aimed at securing income, housing, and social support networks to maintain a basic standard of living. Social resilience refers to a community's ability to withstand and recover from socio-economic crises while preserving social cohesion. In most cases of this study, these strategies do not directly target housing; rather, they offer indirect support in addressing living costs and some of the aforementioned problems. Informal employment and holding multiple jobs are common strategies that participants in all three study areas view as essential for both survival and generating extra income to meet basic needs and cut down on living and housing costs.

Nearly all participants emphasised the importance of traditional rural survival strategies —growing and consuming their own vegetables, fruits, eggs, and sometimes dairy products— to manage increasing living

expenses. Furthermore, many mentioned that collecting firewood from forests and nearby areas is crucial for ensuring heating during the winter months.

In addition to these strategies, pensions and other forms of social welfare, like the Minimum Income and rent allowances, are critical for supporting not only the people who receive them but also their extended families. In the absence of state welfare policies, the extended family remains the primary provider of well-being and social reproduction in the study areas, offering both practical protection and emotional recognition (Paugam, 2016). Alongside property transfer, family support mechanisms include direct transfer in cash, assistance with rent, utility bills, medical expenses, and food, as well as unpaid domestic labour —particularly childcare and eldercare— predominantly undertaken by women.

However, it is important to highlight the other side of this support system, particularly in cases where employment opportunities are entirely absent. In such contexts, the family not only serves as a safety net but also creates relationships of economic dependence, mirroring the effects of income-based welfare policies. In the absence of targeted measures to support individuals' reintegration into the labour market, this dependence risks reinforcing long-term exclusion from employment and economic autonomy, exacerbating the intra-family hierarchical relationships in terms of gender and age (Maloutas, 2008; Bruce, 2006).

Beyond the extended family, community support was highlighted as a crucial element of social resilience. In rural areas, community bonds tend to be particularly strong, as smaller populations and closer interpersonal relationships foster a shared sense of belonging. The concept of community encapsulates the complex dynamics of coexistence, as it creates proximity among its members through shared cultural, political, and social references. These community ties appear even stronger among minority groups, such as in the case of Muslims of Western Thrace in Rhodope and the Roma of Karditsa, and migrant farm workers all over the Greek countryside, often marginalised from the broader local society (Bauder, 2006). Within these communities, solidarity takes various forms, particularly during periods of crisis, when support networks emerge to provide financial assistance, as well as practical aid through food sharing, transportation support, credit for essential medicines, and, in some cases, free housing concession. Notably, most households experiencing mobility challenges or food insecurity reported receiving help from neighbours, particularly in securing transportation and, to a lesser extent, food assistance.

However, familial and community solidarity has its limits. The cumulative impact of successive crises has weakened traditional support networks, as worsening living conditions affect the general population. As a result, community solidarity appears to be in decline, gradually eroding under the pressures of economic and social instability.

CONCLUSIONS: MECHANISMS OF RURAL HOUSING PRECARIOUSNESS AND POLICY IMPLICATIONS

The findings presented in this study highlight the multifaceted and dynamic nature of housing precariousness in rural Greece. In all three regions, rural housing insecurity emerges from the interplay of structural inequalities, historical legacies, and contemporary transformations, affecting all aspects of life beyond housing (Gouseti, 2025; DeLuca & Rosen, 2022). Contemporary rural households are facing multiple overlapping crises—including economic austerity, fragile employment, demographic decline and environmental pressures—which are straining family networks and reducing their capacity to maintain or improve housing conditions.

Although housing precariousness manifests differently and disproportionately across regions, it reflects structural mechanisms that are not limited to the housing sector, but are embedded within a broader crisis of rural livelihoods. The devaluation of agriculture and reductions in agricultural subsidies under the CAP, compounded with rising production and energy costs, and the financialisation of agricultural markets, have deepened economic insecurity, particularly for smallholders (Alessandrini et al, 2024; Toma et al., 2021; Kasimis & Papadopoulos, 2013). Moreover, policies initially intended to support rural livelihoods, along with the dominant urban-centric and top-down planning, have now left some areas with poor infrastructure and limited access to health, education, and care services, further reinforcing socio-spatial inequalities and outmigration (Anthopoulou et al., 2017). In regions such as Rhodope, where agriculture remains the primary economic activity —especially among smallholder farmers form the Muslim minority— communities face persistent poverty coupled by remoteness, long-term socioeconomic exclusion and regional development inequalities.

The post-crisis reorientation towards a service economy and the proliferation of short-term rentals and real estate investment, has further undermined housing affordability (Gourzis et al., 2025). In the coastal villages of Rethymno, tourism-led gentrification displaces low-income

locals and migrant workers under economic pressure. The climate crisis further compounds rural vulnerability across all three study areas, Floods in Karditsa have damaged homes and forced residents into insecure housing, while droughts and water shortages continue to erode agricultural incomes.

Within this context, housing insecurity becomes both a symptom and a driver of the broader precarisation of the familistic welfare model (Papadopoulos & Roumbakis, 2013), illustrating the critical importance of the long-standing absence of proactive state housing policies (Allen et al., 2004; Maloutas et al., 2020). This process is not just a matter of economic survival but signals a deeper breakdown in the ability of rural communities to reproduce themselves both socially and materially.

These dynamics manifest in lived experiences of housing insecurity. Despite historically high homeownership, many rural households now endure poor housing conditions, energy poverty, rising rents and displacement, tenure insecurity (e.g., foreclosure or dependence on relatives), as well as spatial exclusion and the erosion of community infrastructure, amidst limited state support. Precarious housing intersects with other dimensions of inequality—including access to health, employment and care, while also entangling with age, gender, migration status, and minority identity (Greenop, 2017; Clapham et al., 2014; Paugam, 1996). Groups most affected include ethnocultural minorities, migrant farm workers, single-parent households, the elderly, younger individuals facing unemployment or precarious employment, and the crisis-induced urban returnees. Many remain invisible and excluded from welfare mechanisms due to eligibility gaps or legal status.

In response, rural households deploy a range of social resilience strategies, such as multigenerational cohabitation, subsistence practices, informal labour and the mobilisation of family and community networks. While these reflect the persistence of the familistic welfare model and remain essential—they are increasingly stretched, and in some cases, reaching their limits, reproducing dependencies rather than fostering autonomy.

Thus, this study calls for a paradigm shift in how rural housing is understood and addressed. This entails recognising the issue not merely as a matter of shelter, but as a reflection of broader patterns of exclusion, expressed through distinct dynamics in rural areas, which have been disproportionately affected by successive crises. One key dimension is the link between housing and overall life conditions (Clapham et al., 2014).

Addressing these challenges requires integrated policy responses, including targeted interventions and comprehensive social protection tailored to rural realities (Anthopoulou et al., 2025b). Future field-based research could further explore how rural housing exclusion evolves and intersects with gender, ethnicity, and migration status, ensuring that rural housing insecurity is no longer marginalised in national and international housing debates.

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