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Housing Affordability, Fair Housing, and Adaptation Strategies by Migrant Residents of Athens in the Early 2010s

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Housing Affordability, Fair Housing, and Adaptation Strategies by Migrant Residents of Athens in the Early 2010s

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by

Konstantina Soureli

2023

ABSTRACT OF THE DISSERTATION

Housing Affordability, Fair Housing, and Adaptation Strategies

by Migrant Residents of Athens in the Early 2010s

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Konstantina Soureli

Doctor of Philosophy in Urban Planning

University of California, Los Angeles, 2023

Professor Anastasia Loukaitou-Sideris, Chair

Housing affordability and fair housing are critical issues for minority residents in many cities and regions around the world. Yet little is known about the housing experiences of migrant urban residents facing potentially precarious conditions, what adaptation strategies they develop, and what factors affect these strategies, especially during times of economic or other crises. This dissertation focuses on the case of Athens, Greece in the early 2010s, during a period of major socioeconomic crisis for the country and when adaptation strategies might have been most needed, and examines and contrasts the experiences of recent migrants to Athens who had come to the city from non-EU and lower-income origins to those of Greek residents. It employs a mixed-methods approach to 1) inquire about their housing experiences, 2) analyze their adaptation strategies, and 3) compare their experiences to those of Greek participants. It contributes to the literature on housing by offering user-based perspectives on housing

affordability during the crisis, rental housing discrimination based on migration status, as well as adaptation strategies of recent migrant urban residents. The findings indicate an increased lack of housing affordability, amounting to an invisible housing crisis in the city particularly affecting low-income and minority renters, the omnipresence of housing discrimination for minority participants, and the development of a wide variety of adaptation strategies from the part of the minority participants despite factors limiting them. These findings suggest that minority groups' experiences and adaptation strategies, as well as the multi-dimensional effects of housing affordability and fair housing, merit more attention and that the development of inclusive and fair housing policies is pertinent during crises and beyond them.

The dissertation of Konstantina Soureli is approved.

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Table of Contents

List of Figures

List of Tables

List of Acronyms

ACS	American Community Survey
AFM	Tax Identification Number
AHS	American Housing Survey
AROPE	At risk of poverty or social exclusion indicator
CBD	Central Business District
CESCR	UN Committee on Economic, Social and Cultural Rights
CPI	Consumer Price Index
CPS	Current Population Survey
DEPOS	Public Corporation of Housing and Urban Planning
DG EMPL	EU Commission Directorate-General for Employment, Social Affairs and Inclusion
EARS	Estate Agency Rent Survey
EC	European Commission
ECHR	European Convention on Human Rights
ECHR/ECtHR	European Court of Human Rights
ECRI	European Commission against Racism and Intolerance of the Council of Europe
ELSTAT	Hellenic Statistical Authority
EQLS	European Quality of Life Survey
ESPON EGTC	ESPON European Grouping on Territorial Cooperation
ESS	European Social Survey
ETHOS	European Typology of Homelessness and Housing Exclusion
EU	European Union
EU-MIDIS	EU Minorities and Discrimination Survey
EU-SILC	EU Survey of Income and Living Conditions
EU-LFS	EU Labor Force Survey
EUMC	European Monitoring Center on Racism and Xenophobia
EWCS	European Working Conditions Survey
FDR	False discovery rate
FEANTSA	European Federation of National Organisations Working with the Homeless
FHA	U.S. Fair Housing Act
FIRE	Finance, insurance, and real estate
FRA	European Union Agency for Fundamental Rights
FTF	Face-to-face interview
FUA	Functional Urban Area
FWER/FWE	Family-wise error rate
GDP	Gross Domestic Product
GNCHR	Greek National Commission for Human Rights
GNI	Gross National Income
GSS	General Social Survey
HBS	Household Budget Survey
HDI	Human Development Index
HDR	Human Development Report
HPS	Household Pulse Survey
HUD	U.S. Department of Housing and Urban Development
ILO	International Labor Organization
ISCO-08	International Standard Classification of Occupations 2008
LGBTQI+	Lesbian, gay, bisexual, transgender, queer, and intersex
MIDUS	Midlife Development in the United States Survey
MIPEX	Migrant Integration Policy Index

NGO	Non-governmental organization
NUTS	Nomenclature of Territorial Units for Statistics
OECD	Organisation for Economic Co-operation and Development
OEK	Workers Housing Organization
POMIDA	Hellenic Property Federation
RVRN	Racist Violence Recording Network
SAQ	Self-administered questionnaire
SDGs	Sustainable Development Goals
SIPP	Survey of Income and Program Participation
SOAP	Integrated Urban Development Plan
SRS	Simple random sample
UN	United Nations
UNDP	United Nations Development Programme
UNECE	United Nations Economic Commission for Europe
UNHCR	UN Refugee Agency/United Nations High Commissioner for Refugees
VAT	Value-added tax
VNR	Voluntary National Review
WHO	World Health Organization

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My greatest intellectual debt is to Professor Anastasia Loukaitou-Sideris. I was extremely fortunate that Professor Loukaitou-Sideris served as my dissertation advisor, my mentor and the Chair of my Committee. Her extraordinary commitment to my dissertation work and academic development and her leadership in research, teaching, and service provide an outstanding example of a stellar, inspiring, generous, and highly committed scholar, educator, advisor, and mentor. I am greatly indebted to professors Evelyn A. Blumenberg, Vinit Mukhija, and Roger Waldinger who served on my committee for their expert guidance, sustained support, invaluable comments and suggestions, and overall exceptional advising. I was also privileged to collaborate with professors Allen J. Scott, the late Edward W. Soja, and Lois M. Takahashi, who served as committee members during the first phase of my dissertation, as well as the late Professor Jackie Leavitt. I am also greatly indebted to Danielle Maris Lacob and Robin McCallum, graduate student advisors, for their expert advice and support throughout my time at UCLA. I am grateful to the Department of Urban Planning and the Division of Graduate Education for sustained support over the years, including generous fellowships and awards such as the Harvey S. Perloff Award and the Siegfried W. Ulmer Dissertation Year Fellowship. Special thanks are due to the numerous residents of Athens, who committed their time and shared their insights into the city and their everyday life by participating in the study and supporting my research. I owe a debt of gratitude to a number of colleagues and friends for intellectually stimulating discussions, encouragement, and friendship, among whom: Ashok Das, Priyam Das, Miguel Kanai, Bravish Mallavarapu, Nikos Belavilas, Polina Prentou, Aseem Inam, Aimilia Kakourioti, and Julie Skournetou. Very special thanks are due to my family for always being there in every possible way.

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Introduction

Housing fulfills a number of fundamental functions in addition to shelter (Brokking, García, Vaiou, & Vicari Haddock, 2017). It is a "symbol of stability," a fundamental part of human security, and an expression of identity (Leavitt & Loukaitou-Sideris, 1995, p. 225; Leavitt, Samara, & Brady, 2009; Marcuse, 1987). It is a major part of household expenses, especially for low-income residents, and the locus from which urban resources and opportunities are accessed (Hartman, 1998, p. 230; 2006). Housing is also increasingly closely intertwined with the right to the city (Aalbers & Gibb, 2014; Rolnik, 2014) and a prerequisite for advancing it (Muñoz, 2018, p. 370). Housing is a constitutive element of "inclusive urbanism," and "cities' public and inclusive nature, particularly their tolerance and openness toward immigrants and migrants, depends on housing's private realm" (Mukhija, 2022, p. 117). As Mukhija (2022) demonstrates, "[a] public city needs a diversity of residents, and they need a variety of housing options" (p. 107). Scholars have also called for more attention to the interrelations of housing and political economy (Aalbers & Christophers, 2014), and recent research has further explored how rising housing precarity and "housing discontent" are associated with rising political polarization across Europe (Waldron, 2021b, p. 1219). Housing matters in multiple ways.

Yet, housing affordability is a critical issue for residents in cities around the world, although less attention is paid to cities other than global and first-tier cities (e.g., New York, Los Angeles, London, Paris, Berlin, etc.), to disadvantaged groups, or to periods of particular crisis. Furthermore, the lack of housing affordability can be compounded by discrimination for minority groups. Despite these conditions that mark contemporary urbanization, we know little about migrant urban residents and their housing experiences and adaptation strategies, especially

under conditions of crisis, when adaptation strategies and supportive policies might be most needed.

Migration is an integral but often overlooked part of globalization and urbanization (Harvey, 1996; Sassen, 1996, 2011) and presents a range of distinct potentials and challenges, leading scholars to consider it as a defining phenomenon of our times (Castles, 2002; Castles & Miller, 2009). Migration is essentially an urban phenomenon (Friedmann, 2002, p. 40; Waldinger, 2001, p. 299); yet its urban dimension, in contrast to supra-urban spatial scales, has received limited attention (Friedmann, 2002, p. 51; Isin & Siemiatycki, 1997, p. 74; Waldinger, 1996, p. 1078). Still today, we have little scholarship that presents the voices of migrants themselves about their perspectives on their everyday life in cities (Alarcón, Escala, & Odgers, 2016), in an era in which unsettledness is considered a defining characteristic of urbanization (Berney, 2019). In the case of the EU, how migrants, asylum-seekers, and refugees, as minority residents with non-EU citizenship experience housing and develop adaptation strategies in large European city-regions remains an understudied question.

More broadly, what is often overlooked in prevalent approaches to planning and design are socio-spatial, user-based perspectives (Goh, Loukaitou-Sideris, & Mukhija, 2022; Linovski & Loukaitou-Sideris, 2013; Loukaitou-Sideris, 1996, 2014; Soja, 2015). A socio-spatial perspective allows for a consideration of the interrelations between space and society, moving away from treating space only as an architectural form or as a fixed background of social relations (Lefebvre, 1991 [1974]; Soja, 1980, 1989, 2000). A user-based perspective allows for a focus on the needs of urban residents, often not taken into account in top-down approaches to planning,

and helps inform approaches of co-producing and co-designing urban spaces (Douglass & Friedmann, 1998; Friedmann, 1987; Hou, 2011; Loukaitou-Sideris, 1996, 2012; Lowery & Schweitzer, 2019).

Moreover, conditions of crisis appear increasingly prevalent in urban spaces. The premise for planning to effectively orient meaningful socio-spatial interventions necessitates a closer engagement with the intersecting, persistent, and recurring crises that mark contemporary urbanization. This dissertation examines the case of Athens, Greece in the early 2010s, during a period of major socioeconomic crisis for the country, the city, and its residents, but particularly those who had recently migrated to Athens from non-EU and lower-income origins. The early 2010s represent a particularly critical period of urbanization in Athens. The city became Greece's epicenter of an intensifying global and urban crisis and restructuring that also had long-term effects on several other European cities. I suggest that important lessons can be drawn from the case of Athens in the early 2010s, as it can help us to better understand the still understudied question of how cities, and especially their minority residents, are being affected and respond to recurring urban crises, and can help orient supportive urban and housing policies during crises and beyond them (Hadjimichalis, 2021; Lafazani, 2018).

The primary research question of this dissertation is: How do migrant residents facing potentially precarious conditions experience and respond to sudden urban crises, such as the one that hit Athens, Greece in the early 2010s? The dissertation seeks to respond to this question in the context of housing and pursues three empirical sub-questions:

1. How did residents of Athens who had recently migrated from non-EU and lower-income

origins experience the urban crisis that hit Athens in the early 2010s in terms of their housing arrangements?

2. What types of adaptation strategies and responses did they develop, and how were these different from those of Greek residents?
3. Which factors influenced their capacity to adapt and successfully respond to the sudden urban crisis?

In order to address the research questions by focusing on the case study of minority residents of Athens in the early 2010s, I employed a mixed-methods approach that included both qualitative and quantitative methods. More specifically, I consulted the literature and other secondary data sources from the study period 2010–2012, as well as from preceding and subsequent years in Athens and other cities, to develop the empirical study and to compare and contrast my empirical findings to those of the relevant literature, and: a) I conducted 64 semi-structured in-depth face-to-face interviews with minority residents of Athens (Group A, $n = 64$), inquiring about their housing experiences and everyday life between 2010 and 2012, as well as over the previous years; and b) I conducted two paper-based self-administered surveys with open and closed questions with two groups of Greek and minority residents in 2010 (Group B, $n = 144$) and 2012 (Group C, $n = 56$).

This dissertation's empirical contribution is that it adds an in-depth case study of housing experiences and challenges faced by migrants, asylum-seekers, and refugees living under potentially precarious conditions in Athens in the early 2010s. Many studies on housing affordability often do not distinguish between the experiences of natives and migrants. By doing

so, this study exposes the particular hardships faced by migrants and the interrelationship between housing insecurity and discrimination. At the same time, focusing on Athens, a rather under-researched and changing city-region of nearly four million people, this research aims to contribute to a better understanding of the dynamics of Southern European cities, especially under conditions of crisis.

Six chapters structure this dissertation. Chapter 1 presents a literature review of housing affordability, housing discrimination, and adaptation strategies. Chapter 2 focuses on the case of urbanization of Athens as a large Southern European city-region, the crisis of the early 2010s, and its minority residents. Chapter 3 presents the data and research methods employed. The subsequent two chapters present the analysis of the empirical data. Chapter 4 examines housing affordability and issues of discrimination and fair housing in Athens. Chapter 5 focuses on the study participants' adaptation strategies and the factors affecting them. Lastly, Chapter 6 presents key findings and broader conclusions for planning research and practice.

Chapter 1. Literature review

This chapter presents a literature review of housing affordability, housing discrimination, and the adaptation strategies of residents faced with housing challenges, with a special focus on the EU and Athens. While evidence suggests that low-income and minority renters, including migrant urban residents, were particularly affected during the Great Recession and crisis of the early 2010s in Athens, little is known about their experiences and adaptation strategies.

Housing affordability

A multidimensional approach

Housing affordability is widely recognized as a pressing issue of contemporary urbanization and is most commonly measured in some ratio form of housing costs or expenditures to incomes on the level of households or housing units. Yet there is little consensus about what housing affordability is, how it should be operationalized, what its causes are, or by whom and how it should be addressed. Synthesizing an extensive and evolving literature for over five decades (Brokking et al., 2017; Haffner & Hulse, 2021; Leavitt & Loukaitou-Sideris, 1995; Madden & Marcuse, 2016; Rolnik, 2014; Stavrides & Travlou, 2022; Stone, 2006c, UN Committee on Economic, Social and Cultural Rights, General Comment No. 4, December 13, 1991; Whitehead, 1991; Whitehead & Goering, 2021), urban housing affordability can be defined as the urban, social, and political condition characterized by housing provision that satisfies adequate housing and an adequate standard of living at a reasonable housing cost.

In this sense, it is a condition that effectively and sustainably fulfils three interrelated sets of objectives. First, it meets the diverse and multifaceted housing needs of urban residents of

adequate housing and suitable living environments that enable access to urban resources and opportunities. Housing affordability and housing location are both intertwined and critical for accessing these resources and opportunities. Second, it does so without compromising non-housing needs and overall well-being. Third, it requires levels of utilization of individual and collective financial resources and social labor that are socially and individually considered reasonable.

Housing affordability has also been thought of in five prevailing, not mutually exclusive, and insightful but also limiting ways: 1) as the relationship between various definitions of individual or household incomes at various spatial scales and housing costs, expressed in increasing ratio terms; 2) as an attribute of housing—as in affordable housing; 3) as a function of market supply and demand that is to be enabled; 4) as a special issue affecting certain vulnerable groups, seen by and large in isolation; or 5) as a condition of access to homeownership for select groups, particularly middle-income and young ones (Madden & Marcuse, 2016; Marcuse, 1989; Stone, 2006c, p. 153; 2009; World Bank, 1993).

Conceptualizing housing affordability as an urban social and political condition rather than as a mere economic function of supply and demand, a problem or ability of certain individuals or groups, or a static attribute of housing helps us better investigate and understand one of the key challenges of contemporary cities, by directing attention to: a) its multiple, dynamic, systemic and context-specific causes and the continuing significance of the public sector in shaping not only market processes but also overall urban processes and outcomes; b) its diverse and unequal manifestations beyond single indicators or a restricted focus only on conventionally housed

groups in stable housing arrangements; c) its multiple and often overlooked effects, some of which may in turn be to a considerable extent unacknowledged manifestations of lack of housing affordability—such as other aspects of adequate housing (namely, access to an adequate standard of living—including meeting needs such as food, education, health, and transportation—access to urban resources, opportunities, and decision-making about housing, land uses, neighborhoods, and the broader production of space); d) its centrality in advancing and maintaining the openness of a city; and e) its key role in exacerbating or mitigating urban inequalities.

Scholars have long analyzed why and how housing indicators can both reveal and conceal the state and changes of housing, and have noted distinctions among indicators (Kemeny, 1984; Marcuse, 1971). Housing affordability metrics are no exception, as exemplified by the long-standing debates on the potentials and limitations of the prevalent indicators based on the ratio of housing cost to income, as well as the residual income approach (Dolbeare, 1966; Pelletiere, 2008, February; Stone, 1993, 2006a, 2006c; Tighe & Mueller, 2013). The ratio approaches have been criticized for lacking "theoretical or logical foundation" (Stone, 2006c, p. 162); it has also long been concluded that "no flat percentage can be fully equitable for all," given income differences, variation of housing and total living costs across space, as well as discrimination (U.S. President's Committee on Urban Housing & G. E. TEMPO, 1968, p. 42). As Whitehead and Goering (2021) point out, "housing can be said to be affordable if households are able to pay for adequate housing and still have enough to purchase the other necessities of life" (p. 242); yet the most common housing affordability metric—either rent/price or housing expenditure to income:

> takes no account of two of the most important elements of true housing affordability: whether the quality of

> the housing is acceptable; and whether the household, once they have paid their housing costs can still afford the other necessities of life, which may often not be the case for poorer households. (p. 242)

There is increasing recognition that a cost overburden, presented as a ratio, more adversely affects people with lower incomes, and that setting any threshold does not mean that below it housing is indeed affordable (e.g., OECD, 2021a, p. 5). Other critiques of affordability indicators with important implications for policy directions have included suggestions to avoid the term housing affordability altogether, particularly questioning the extent to which indicators of housing affordability are "a valid and reliable method of defining housing need or housing problems" (Hulchanski, 1995, pp. 482, 489); or to disconnect income and housing costs, as "[c]ombining income and housing costs in a single affordability metric is a bad idea," and instead connect housing costs to construction costs (Glaeser & Gyourko, 2008, pp. 16, 22).

Recent work has stressed the multidimensionality of housing affordability and emphasized the critical importance of access to urban resources (Haffner & Hulse, 2021). Further elaborations of multidimensional approaches take into account the broader concepts of adequate housing, housing access, and housing justice, stress sociospatial and economic distributive considerations of resources and opportunities, nondiscrimination, as well as procedural advancements. Although embedded in these broader concepts, housing affordability differs in that it foregrounds what increasingly constitutes one of the most widely consequential dimensions of housing provision, which conditions to a large extent other dimensions of housing and everyday life.

Multidimensional concepts seek to capture housing precariousness, housing instability, and

housing insecurity (Clair, Reeves, McKee, & Stuckler, 2019). Yet focusing on housing affordability in narrow economic terms often leads to its understanding only as a function of supply and demand that can be enhanced by further 'deregulation,' overlooking what Polanyi (2001 [1944]) has long demonstrated, that "the idea of a self-adjusting market implied a stark utopia" (p. 3). Thus promoting only the supply of market-rate housing and its further deregulation as policy recommendations have received increasing critical scrutiny, especially since the experiences of the preceding two decades across diverse contexts cast doubt on a variety of expected positive outcomes, among which increasing affordability, filtering and trickle-down, and declining spatial and economic inequalities (Chapple, 2017; Rodríguez-Pose & Storper, 2020; Wetzstein, 2022; Wyly, 2022).

A global housing crisis

The lack of housing affordability affects millions of urban residents in variegated and highly uneven ways, rendering it a critical challenge for contemporary urbanization. More broadly, and cutting across the Global South and Global North,[1] housing is a major political-economic problem cumulating into what has been regarded as a global, permanent, and intensifying housing crisis (Aalbers, 2015; Arbaci, Bricocoli, & Salento, 2021; Brokking et al., 2017; Fields & Hodkinson, 2018; Hagbert, Larsen, Thörn, & Wasshede, 2020; Jangård & Gertten, 2019; Madden & Marcuse, 2016; Marcuse & Keating, 2006; Rolnik, 2021; UN Special Rapporteur on

[1] Beyond broad demarcations of Global North and Global South as geographical entities (Roy, 2019) and drawing on uneven geographical development at multiple scales (Hadjimichalis, 2019; Hirschman, 1958; Myrdal, 1957; Scott, 2017), diverse approaches to southern European cities and regions have developed—centering on questions of peripherality (Hadjimichalis, 2019), interrogating the political and economic positioning of Mediterranean EU countries in the periphery, semi-periphery, semi-core, or core (Santos & Teles, 2021), examining the feasibility of social housing approaches in the Global South including southern Europe (Vaziri Zadeh, Moulaert, & Cameron, 2021), or considering cities such as Athens and Barcelona as "folded into . . . Southern geographies" (Roy & Rolnik, 2020, p. 14). Housing is indeed a core function of cities that cuts across geographical boundaries.

Adequate Housing, 2019, December; Slater, 2021; Tattersall & Iveson, 2021; Wetzstein, 2017). Visible homelessness—increasingly associated to housing affordability (Colburn & Aldern, 2022) even though still neglected in affordability indicators—is "just the cruelest tip of an even larger iceberg of housing poverty," which includes informal housing arrangements, crowded formal housing, and housing far from jobs "in nearly all major city regions of the world" (Soja, 2014, p. 151).

Under these conditions, the importance of housing for cities and their residents cannot be understated. For example, in a critical theorization of the public city—the analysis of which often overlooks the importance of planning and design interventions in the private realm and the roles and responsibilities of the state with regards to housing—Mukhija (2022) emphasizes the variety of housing options necessary for a diverse urban population (p. 107). Thus, housing is a constitutive element of "inclusive urbanism," and "cities' public and inclusive nature, particularly their tolerance and openness toward immigrants and migrants, depends on housing's private realm" (Mukhija, 2022, p. 117). Housing is, thus, both a fundamental component and one of the most critical challenges of contemporary urbanization during what has been called a "century of crises" (Robinson, Scott, & Taylor, 2016b, p. 1).

The driving forces, extent, and effects of the housing affordability crisis

This global housing crisis is marked by estimates of more than 1.8 billion people lacking adequate housing and is caused "by economic growth, expansion, and growing inequality," with housing also emerging as "a key driver of growing socioeconomic inequality" (UN Special Rapporteur on Adequate Housing, 2019, December, paras. 2, 4). Both directions of causality

between inequalities and housing, but especially the latter direction, have been insufficiently recognized (Chapple, 2017; Chapple & Loukaitou-Sideris, 2019; Desmond, 2016; Le Goix et al., 2021), increasingly leading scholars to explanations of contemporary housing phenomena by building upon housing-centered approaches and further analyzing broader structural shifts (Scott, 2019a, 2019b).

The lack of housing affordability intersects with growing inequalities—what Madden and Marcuse (2016) identify as the age of hyper-commodification of housing constituted through three interrelated processes, namely deregulation,[2] financialization,[3] and globalization[4]—and has

[2] As Madden and Marcuse (2016) emphasize, deregulation does not denote a decline of the central role of the state in housing systems. Although widely applied terms, deregulation and reregulation are less than accurate terms as they underplay the fundamental role of the state for the existence and function of markets, the differential treatment of economic actors by the state, and the changes of objectives of regulation rather than its presumed quantitative decrease; thus, alternative terms, such as "regulated deregulation" has been proposed (Aalbers, 2016, p. 563).

[3] Aalbers (2019) expands Epstein's (2005) definition of financialization as "the increasing role of financial motives, financial markets, financial actors and financial institutions in the operation of the domestic and international economies" (p. 3), and defines financialization as "the increasing dominance of financial actors, markets, practices, measurements, and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states, and households." (p. 3). While the relations between finance, urbanization, and housing have a long history (Harvey, 2006 [1982]; Stone, 2006b), the financialization of housing was closely intertwined with the crisis that unfolded from 2008 onwards. Processes of financialization continued expanding to rental housing and the peripheries of capitalism, but also within cities and countries in the core, through both variegated and uneven but also common processes and mechanisms; among the commonalities in most cases are the key roles of the state including various state actors in shaping the processes of financialization and their effects on price increases and affordability (Aalbers, 2017; Aalbers, Rolnik, & Krijnen, 2020; Fields, 2017; Fields & Uffer, 2016; Rolnik, 2019). While southern European cities are not often through to be particularly affected by financialization, the case of Italy highlights the presence of such processes also before the 2008 crisis (Arbaci et al., 2021; Belotti & Arbaci, 2021). Detailed literature and policy analysis of housing financialization in southern Europe over several decades identifies housing financialization as "a two-fold trend: the increasing use of housing and real estate as assets in the financial market; and the increasing presence of financial actors in housing markets," and analyzes six modes—mortgage debt, mortgage securitization, financialization of social rented housing, financialization of market rental housing, transformation of housing companies, financialization of not-for-housing-housing including short-term rentals and empty housing—as well as cross-cutting issues (Tulumello & Dagkouli-Kyriakoglou, 2021, January, p. 5). Among the expanding trends have been the financialization of rental housing before and especially since the 2008 crisis (Fields, 2017; Fields & Uffer, 2016; Rolnik, 2019; Tulumello & Dagkouli-Kyriakoglou, 2021, January), and in the case of southern European cities, emerging processes promoting homeownership, financialization, and asset-based welfare consolidating well before the 2008 crisis (Arbaci et al., 2021; Belotti & Arbaci, 2021; Emmanuel, 2014; Tulumello & Dagkouli-Kyriakoglou, 2021, January).

far-reaching, if varied, consequences on housing systems and urban residents across many cities and countries. The transformations of the urban land nexus along profit-driven directions that result in a "peculiar version of creative destruction" derive from third-wave capitalism, the intensified financialization of urban land and property redevelopment, and the restructuring of local authorities, subjecting the majority of urban residents to the multiple effects of precarious positions in the urban economy and the risks and realities of disruptions and displacement (Chapple & Loukaitou-Sideris, 2019; Scott, 2019a, p. 58).

[4] In the case of housing, globalization is evident in the globalization of real estate markets, increasingly oriented toward global investment rather than urban housing needs (Madden & Marcuse, 2016). More broadly, globalization is evidenced by increasing flows of money, investment, goods, services, information, sociocultural practices, and people across the borders of nation-states. Yet the roles of state systems, cities, and everyday life as key sites offering possibilities for mediating these processes and affecting the range of concrete outcomes in different spaces have largely remained underestimated (Marcuse & van Kempen, 2000). A wealth of work has analyzed the convergent and divergent roles and trajectories of cities and regions. Indeed, several debates have revolved around the multifaceted and uneven implications of these processes. Some theories and evidence have suggested that a declining significance of space and distance constitutes a defining characteristic of a globalizing world; other theories and evidence have cast doubt on this argument, and to varying degrees suggested the opposite—emphasizing the changing and constitutive roles of city-regions in mediating globalization, as well as the changing but consequential roles of the nation-states and urban social movements with their varied responses to the emerging globalization dynamics (Brenner, 2004; Brenner, Jessop, Jones, & MacLeod, 2003; Castells, 1996; Hardt & Negri, 2000; Marcuse & van Kempen, 2000; D. Massey, 2005; Mayer, 2020; O′Brien, 1992; Ohmae, 1990, 1995; Sassen, 2011; Scott, Agnew, Soja, & Storper, 2001; Storper, 1997; Swyngedouw, 1997). The development of the political economy of scale and rescaling—the contested process of the social construction and transformation of scales, scalar hierarchies, and interscalar relations—including glocalization, offered sophisticated insights into globalization processes beyond the binary of global-local and questioned prominent theses on globalization positing a declining importance of space, borders, and nation-states (Brenner, 2000, 2004; Brenner et al., 2003; Lefebvre, 1978; Smith, 1992, 1995; Swyngedouw, 1992, 1997, 2000). Based on these analyses, "the process of 'globalization' was now recast as an uneven, contested, and ongoing rearticulation of interscalar relations in conjunction with the destabilization of historically entrenched, nationally organized formations of capitalism and their associated regulatory institutions" (Brenner, 2019, p. 6). Despite these long-standing debates, Friedmann (2005) highlights two problems of globalization for urban studies and planning: "its obsession with economic relations to the exclusion of other possible perspectives, for example, social, cultural, and political;" and "that it tends to render invisible the very real effects that global economic relations have on the daily lives of ordinary people" (p. 183). Seeking to expand narrow perspectives, Harvey (1996), writing in the mid-1990s, anticipated far-reaching effects of migration and the associated politics on urbanization in the 21st century, along with the effects of the mobility of capital (p. 49). Sassen (2011) also notes that contrary to the predominant representation of globalization, it "involves several economies and work cultures," not represented and seen as others—while making particular reference to migrants, occupying devalued and largely invisible jobs and being deprived of economic representation (pp. 215–217). For Sassen (2011), "while corporate power inscribes non-corporate cultures and identities with 'otherness,' thereby devaluing them, they are present everywhere" (p. 212), and, thus, "much of the multiculturalism in large cities is as much a part of globalization as is international finance" (p. 211).

While the 2008 global financial crisis and its aftermath were marked by more scholarly attention to the housing question, the housing crisis, by and large, remained insufficiently acknowledged and addressed in policy. As Hodkinson (2012) shows, the close interrelation between housing and this crisis reinvigorated scholarly and policy interest in the housing question (Engels, 1935 [1872]). Yet, the same market-oriented housing policies of the preceding two decades composed the prevailing housing policy prescription. Rather than mitigating housing affordability issues, such policies demonstrated their insufficiency, showing that economic growth can coexist with many urban residents and the environment "do[ing] badly" (Harvey, 2012, p. 29). As Harvey (2019) concluded in the case of many major cities around the world since 2008, "We are, it seems, less and less interested in creating cities in which people can live" and "[i]nstead, we create cities in which people can invest" (p. 137). This state of affairs then leads to the question of whether planners should focus on fostering investment or "seek to create an alternative urbanization which responds to what the mass of the people need, want, and desire" (Harvey, 2019, p. 138).

Housing affordability in the EU

Exemplifying a growing "policy–outcome gap" in housing affordability in high-income countries (Wetzstein, 2017, p. 3163), a housing cost overburden of more than 40 percent of disposable income affects "at least 100 million low and middle income people" in the United Nations Economic Commission for Europe (UNECE) region, which includes 56 member states in Europe, North America, and Asia but just 17 percent of the world's population (Madsen, Sharif, & Algayerova, as cited in United Nations Economic Commission for Europe & Housing Europe, 2021, p. iii). Across 31 European countries in 2012, the lack of housing affordability was the

most widespread among four dimensions of housing precariousness, which also included housing security, quality, and access to services (Clair et al., 2019). Clair et al. (2019) found that housing costs represent a heavy financial burden affecting more than one third of the European population, while problems of both affordability and inadequate quality affected nearly one tenth, and, overall, housing precariousness affected more than half of the population (pp. 18, 25).

In European cities, the increase of unmet social needs, including housing and other basic needs, have been similarly associated with processes of globalization, financialization of housing and real estate, labor market flexibilization, and state restructuring (Cassiers & Kesteloot, 2012), along with increasing shares of migrants facing discrimination and exclusion and older people unable to afford necessary services (Brokking et al., 2017). Marketization and privatization of housing and fiscal austerity since 2008 have further exacerbated dwindling housing access and affordability, affecting millions of Europeans, including growing shares of young and middle-income people (Brokking et al., 2017). Analyses of recent trends suggest that housing affordability has become a major problem across most European cities. Despite the considerable unequal effects of the 2008 crisis, differences in austerity policies, and city responses—putting the contested "European city model" under pressure, if not crisis (Cucca, Kazepov, & Ahn, 2021; Cucca & Ranci, 2017)—Kazepov and Cucca (2019) stress the effects of housing affordability on poor and middle-income households throughout European cities and its central role (along with the labor market) in the increase of sociospatial inequalities (p. 6).

Housing affordability in the Southern European cities and the case of Athens

The cases of Athens and other southern European cities demonstrate both broad and distinct

trends. Yet they have remained relatively understudied. Compared to northern European cities, scholars considered Athens and other southern European cities as having "low rental prices" and "high levels of accessibility to affordable housing" in the 2010s (Balampanidis, Maloutas, Papatzani, & Pettas, 2021, p. 224). At the same time, housing affordability problems accumulated for growing shares of urban residents during the crisis. As Arbaci (2019) notes:

> across Southern Europe, the layering of . . . mechanisms of differentiation have led to processes of marginalisation associated with ethnic dispersal, rather than ghettoisation and polarisation; and the housing affordability crisis and residential marginalisation are systemic and chronic wherever welfare regimes, housing systems and local urban political agendas are residualist. (p. 15)

A growing literature addressing some issues of housing affordability housing in Athens and other southern European cities (J. Allen, Barlow, Leal, Maloutas, & Padovani, 2004; Arapoglou & Gounis, 2017; Arbaci, 2019; Brokking et al., 2017; Emmanuel, 1990, 2006, 2014, 2017; Maloutas, Siatitsa, & Balampanidis, 2020). Some scholars had stressed the need to counter the denial of an intensifying housing crisis well before the onset of the 2008 crisis (Vrychea, 2004a), and since then, have offered detailed analyses on the formation of the housing crisis since the 1990s, documented its effects, and provided proposals to address it (Balampanidis, Patatouka, & Siatitsa, 2013; Emmanuel, 2017; Serraos, Asprogerakas, Greve, Balampanidis, & Chani, 2015; Serraos, Greve, Asprogerakas, Balampanidis, & Chani, 2016; Vatavali & Siatitsa, 2011).

The lack of official data on affordability has constrained this scholarship. Nevertheless, some contributions of this scholarship with relevance to other cities include the conceptualization of a public action framework rather than a state-centered one for the analysis of the housing systems of southern Europe (J. Allen et al., 2004) and the integrative conceptualization of housing and

the city beyond shelter (Portaliou, 2005; Vrychea, 2003, 2004a), as well as the critical approach to housing affordability in narrow terms as opposed to accessibility (Brokking et al., 2017). Moreover, attention to everyday life and embodied experiences of the crisis have questioned "generic" conceptions of the crisis (Vaiou, 2014), while interrogation of the "governmentalities of urban crises" in the case of Athens have showed how the blame was placed on some of those most affected (Koutrolikou, 2016).

Although Athens has demonstrated a persistent, deepening, and acute housing affordability crisis, the case of Athens is in many respects not particularly unique (Flyvbjerg, 2006; Peck & Whiteside, 2016; Scott, 2022), as the conditions of both the pre-crisis and the crisis years reflect processes of "common trajectories" developing across cities rather than either converging or diverging paths (Aalbers, 2022, p. 1). As the evidence from the present research, secondary data, and other scholarship indicates, while housing affordability quickly became a problem of a different order in Athens compared to other EU cities, particularly in the 2010s, declining affordability has been a broader and longer-term trend reflecting changing multi-scalar trends and policies across much of the EU.

Housing affordability: Gaps in the literature, policy, and planning practice

Analyses of macro- and context-specific factors affecting the evolution of housing affordability, show that its effects vary across times, spaces, and social groups. It is well-established that these effects extend beyond periods of growth or recession, global or large cities, and low-income or minority groups. At the same time, these effects appear to be highly uneven in magnitude, persistence, and implications. Yet only limited research has focused on the private rental sector

(Desmond & Bell, 2015), and especially on low-income or precarious rental housing during the 2008 crisis (Lens, 2018; Waldron, 2021a). As Lens (2018) notes in a study of rental housing affordability for extremely low-income households during the Great Recession, "we know little about how rental households fared," in contrast to effects on homeownership (p. 1615).

Moreover, few scholars have studied the implications of housing affordability and the broader processes affecting migrant urban residents (R. Allen, 2022; McConnell, 2013), who are often adversely and differentially affected by housing, urban, and immigration policies (Lebuhn, 2013). As R. Allen (2022) notes, there is limited research "on the relationship between immigrant legal status and housing affordability" (p. 433). There is also limited research on racial and ethnic disparities in rental housing affordability, but significant evidence of differential effects before, during, and after crises (Aurand, Emmanuel, Rafi, Threet, & Yentel, 2021; Fernald, 2018; Hess, Colburn, Crowder, & Allen, 2020). Yet related scholarship in the area of displacement has been growing and has directed attention to under-researched disparities, key links between housing affordability, displacement, and broader dynamics, and a wide range of strategies to address them (Chapple & Loukaitou-Sideris, 2019, 2021, February; Desmond, 2016; Sims, 2016; Wyly, Newman, Schafran, & Lee, 2010; Zuk, Bierbaum, Chapple, Gorska, & Loukaitou-Sideris, 2018).

Furthermore, broader studies of migration and the housing market examine the effects of immigration on rental prices (Card, 2007; Greulich, Quigley, & Raphael, 2004; Saiz, 2003, 2007) or focus on homeownership and housing values (Myers, Painter, Yu, Ryu, & Wei, 2005; Saiz & Wachter, 2011), but do not analyze the experiences of migrants in the rental market from

their own perspectives. Similarly, studies of settlement patterns of migrants in the US (Borjas, 1998; Cutler, Glaeser, & Vigdor, 2008; Logan, Zhang, & Alba, 2002), Western Europe (Marcińczak, Mooses, Strömgren, & Tammaru, 2023; Musterd & van Kempen, 2009; van Kempen, 2005), and Southern Europe (Arapoglou, 2006; Arbaci, 2008, 2019) focus on segregation and do not analyze the perspectives of migrants themselves about their housing conditions. This dissertation contributes to the literature on housing affordability by offering user-based accounts of renter households who had recently migrated to Athens and potentially lived under precarious conditions during a period of crisis.

Housing affordability factors in the EU, Greece, and Athens

Secondary data and existing scholarship offer significant insights into the developments of housing affordability issues in the EU, Greece, and Athens, and indicate rather persistent gaps in knowledge deriving from data limitations. They offer a broad picture of changes in five areas: i) housing cost overburden; ii) housing debt; iii) poverty and homelessness leading to inadequate and insecure housing conditions; iv) evictions and displacement; and v) perceptions on the availability and affordability of good housing. These are discussed below.

Housing cost overburden

The most prominent indicator of housing affordability and housing exclusion in the EU is the housing cost overburden rate, defined as "the percentage of the population living in households where the total housing costs ('net' of housing allowances) represent more than 40% of disposable income ('net' of housing allowances)" (Eurostat, 2015). Estimating the housing cost overburden rate yearly, the EU Survey of Income and Living Conditions (EU-SILC) is the most

comprehensive EU survey on income, living conditions, and housing.

While the housing cost overburden rate is widely used, it does not take homelessness into account.[5] Furthermore, recent migrants are likely underrepresented in the EU-SILC (Eurostat, 2021, July, p. 4; Kraszewska, Juchno, & Todorova, 2020; Lynn, 2021).[6] Urban foreign citizens were also underrepresented in the Greek 2011 Census (Hellenic Statistical Authority, 2014,

[5] The "extent of homelessness in the EU" remained an on-hold indicator in Sustainable Development Goal (SDG) 1 for the EU, as no "ongoing indicator developments" could be located (Eurostat, 2022, January, p. 15). Along with the lack of official data in the case of Greece, as Marquardt (2016) shows in the case of Germany since the 1980s, "the difficulties to count homeless people represent a case of 'ontological ignorance' connected to modern sedentariness" (p. 301).

[6] Coverage issues apply to the EU-SILC data with regards to migrants and especially recently arrived migrants: "Migrants — and more particularly recently arrived migrants — are likely to be under-covered by EU-SILC. Some migrants will have been missed from the sampling frame (which is designed to ensure a representative coverage of the overall population, rather than specifically migrants). These coverage problems may be hard to assess and correct because of a lack of reliable information on the numbers of migrants in specific areas" (Eurostat, 2021, July, p. 4). In addition, "The EU-SILC only covers private households, with persons living in collective households and in institutions for asylum seekers and migrant workers excluded from the target population" (Eurostat, 2021, July, p. 3). More broadly, the EU-SILC and the EU Labor Force Survey (EU-LFS) provide annual and quarterly results with high levels of harmonization that enable a certain degree of comparability over time and among countries. However, according to Eurostat, coverage of the migrant population remains an inherent limitation of both surveys by their design that does not target migrants in particular (Kraszewska et al., 2020, p. 12). This overall limitation is compounded by five specific limitations, namely: a) sampling frames missing recent migrants in all countries; b) exclusion of collective households; c) high non-response rates by migrants, possibly because of language and communication issues but also fear; d) small sample sizes in countries with small migrant population; and e) data on citizenship and country of birth only for household members aged 16 and over in the EU-SILC (Kraszewska et al., 2020, pp. 12–13). Thus, the housing indicators on differences between non-EU citizens and citizens of reporting countries should be interpreted with caution due to the small share of non-EU citizens in the EU population and in the population of Greece (Eurostat, 2022, March, Table 4), their undercoverage in the EU-SILC, and the heterogeneity of broad groups along multiple dimensions within and between aggregate geographical entities. Indicatively, on January 1st, 2021, the share of non-EU citizens in the EU population was about 5.3 percent (23.7 million)—while the total share of non-national citizens was 37.4 million, with 13.7 million EU citizens living in another member state and 0.25 million stateless persons (Eurostat, 2022, March, Table 4). In Greece, the total share of non-national citizens was 8.6 percent of the population (921,485 persons)—the share of citizens of non-EU countries was 7.1 percent of the population (752,935 persons), while citizens of other EU member states were 1.6 percent (168,550 persons) and 1,758 persons were stateless (Eurostat, 2022, March, Table 4). Addressing issues of the spatial scales of analysis, given the lack of EU and national harmonized housing affordability indicators at subnational spatial scales other than the perception question by city and aggregate statistics by degree of urbanization, a recent study of 10 European cities, as Functional Urban Areas (FUAs), for the ESPON European Grouping on Territorial Cooperation (ESPON EGTC) used institutional and big data of the 2010s and found that declining housing affordability was unequally distributed both within and between cities, it exacerbated inequalities, and was affected by broader global and national dynamics and policy orientations as well as "local submarkets, local policies, [the] local built environment, [and the] local income structure" (Le Goix et al., 2021; Le Goix et al., 2019a, p. 3; 2019b).

September 12, p. 16), which served as a sampling frame for the EU-SILC. Moreover, other limitations exist, deriving from tracing rules in the longitudinal component of the survey, which does not include some of those who moved;[7] the aggregation of microdata at the Nomenclature of Territorial Units for Statistics 1 level (NUTS1 level) and by degree of urbanization; the aggregation of data by broad group of citizenship and country of birth (EU, non-EU, foreign country, and reporting country), thus devising single indicators for underrepresented, highly diverse, and small groups; and cross-sectional and cross-national comparability issues, such as the classification of rental tenure statuses. Despite these limitations, the EU-SILC is considered the primary source of data on housing conditions in the EU, and provides the primary indicators for a variety of policy objectives.

According to the EU-SILC survey (Eurostat, 2022), in 2015, Greece had the highest housing cost overburden rate (45.5%) in the EU,[8] and this was the highest rate recorded both in Greece and across the EU from 2004 to 2020. Greece also had the highest rate in 2011 (24.2%) in the EU, but the difference with the EU average (11.4%) was much smaller.[9] While Greece also had the highest or second highest rate in the EU from 2004 to 2010, with the exception of 2006, the differences with other member states were considerably smaller, whereas from 2011 to 2020,

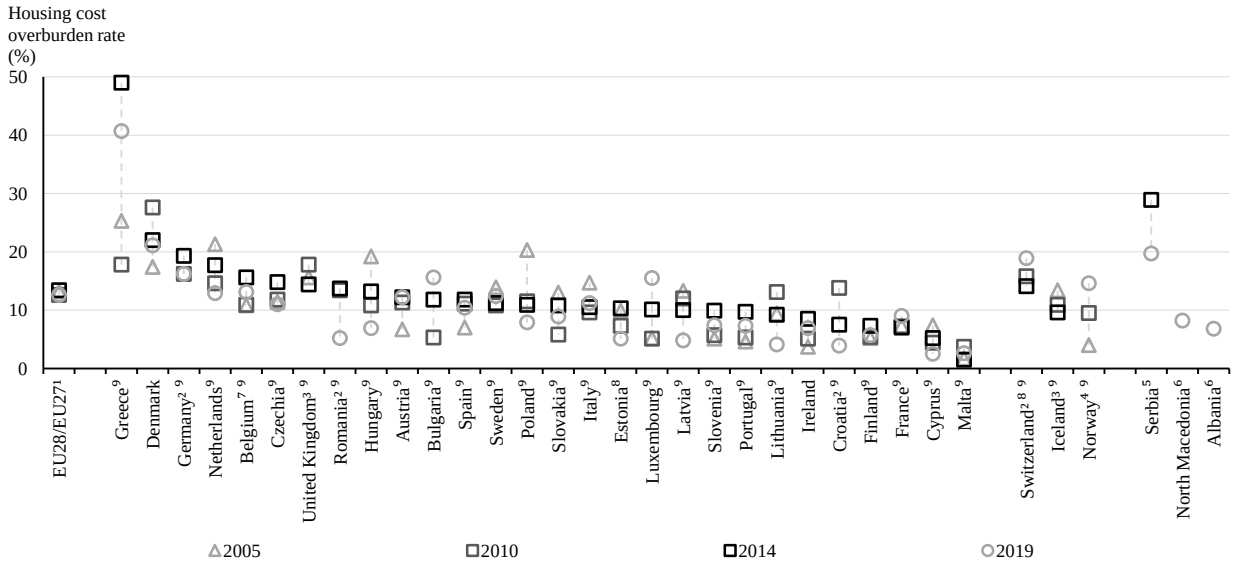
[7] According to the tracing rules of the longitudinal component of EU-SILC (Eurostat, 2020, January), among sample persons, "persons who have moved outside the national territory" inside or outside the EU and among co-residents ("joined the household containing at least one sample person" after the first wave) who after moving to a new location are "living in a household not containing any sample person" are not followed up but dropped from the survey for financial and practical reasons (Eurostat, 2021, June, Sampling section, Tables 7–8).

[8] In comparison, the average for the EU28 for 2015 was 11.4 percent, and next highest rates were nearly 30 percentage points lower (in Romania and Germany with 15.9% and 14.4% respectively) (Eurostat, 2022).

[9] The difference with Denmark (18.5%), which had the second highest rate, was also much smaller (Eurostat, 2022).

Greece had the highest rate in the EU, which increased up to 2015 (Eurostat, 2022).[10] Figures 1–7 provide a broad picture of the state and changes in housing cost overburden rates at different spatial scales, for different broad groups of citizenship, and for various groups in the case of Greece. They show that the lack of housing affordability has been both extensive across many EU cities and countries and has had very unequal effects. Figure 1 shows the housing cost overburden rate in European cities over time—as defined by degree of urbanization and grouped by country between 2005 and 2019. In the case of Greek cities, the housing cost overburden rate has been particularly high, consistently before, during, and after the core years of the 2008 crisis.

Figure 1. Housing cost overburden rate in cities (by degree of urbanization), EU27-2007 & EU28-2013, 2005–2019, EU-SILC.



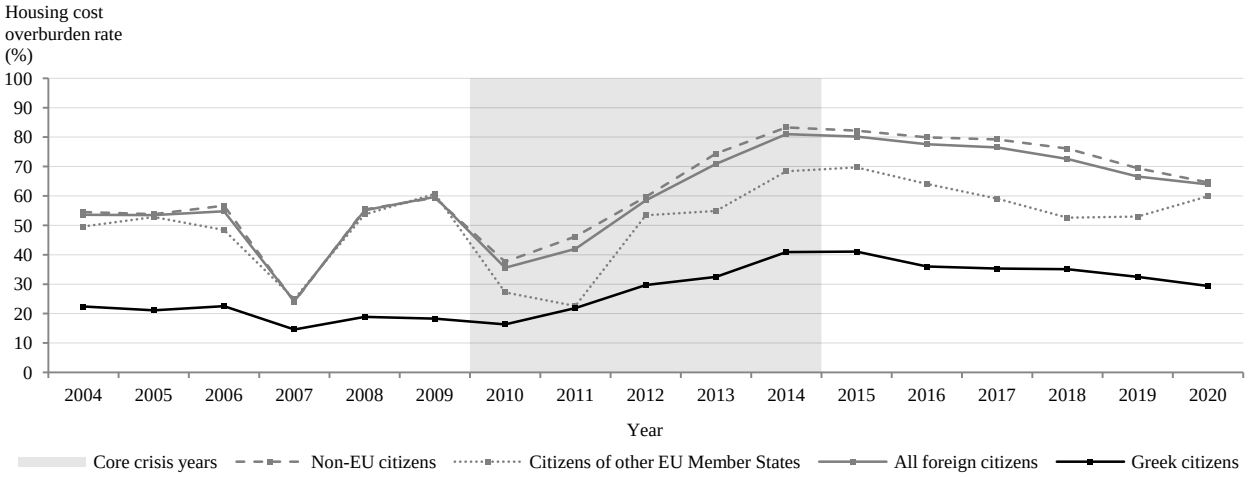
Note. Source of data: EU-SILC (Eurostat, 2022).
Ranked on the values for 2014. [1]2005: EU27-2007, estimated. 2019: estimated. [2]2005: not available. [3]2019: not available. [4]2014: not available. [5]2005 and 2010: not available. [6]2005, 2010, and 2014: not available. [7]2019: break in time series. [8]2014: break in time series. [9]Years not shown: 2012: break in time series for all countries except Austria (2008: break in times series) and Italy (2015: break in time series); additional breaks in time series: Cyprus and Sweden (2008), Bulgaria, Luxembourg and the Netherlands (2016), and UK (2017).

The gap in the housing cost overburden rates between Greek and foreign citizens, and

[10] Analyses of multiple housing indicators, seven of which related to housing costs, in the European Index of Housing Exclusion ranked Greece at the lowest position in 2013 (Fondation Abbé Pierre & FEANTSA, 2015, November).

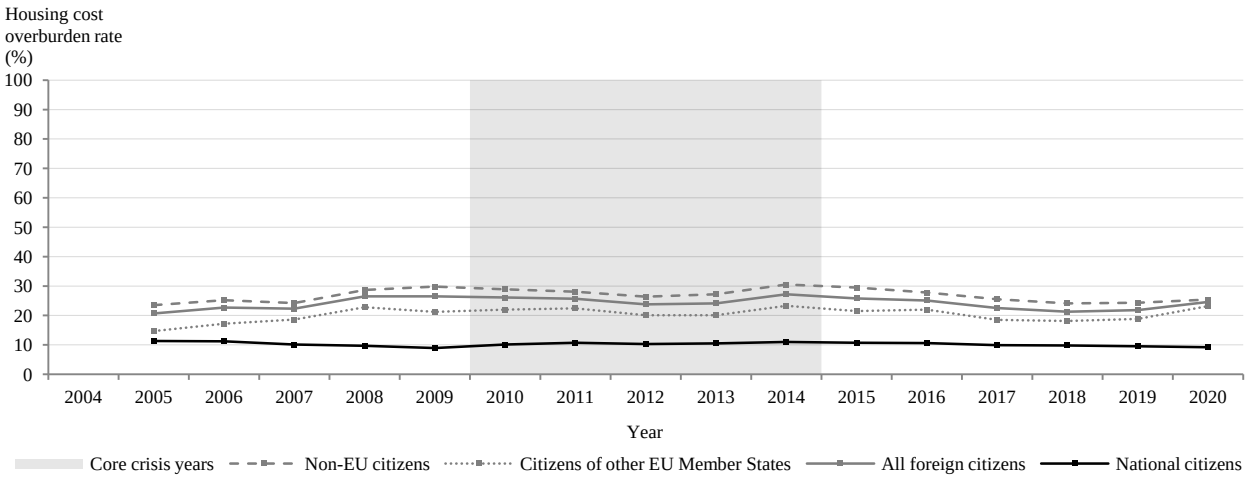
particularly non-EU citizens, was remarkably large in the 2000s, compared to the respective and considerable gap across the EU (Figures 2 & 3) (Eurostat, 2022).

Figure 2. Housing cost overburden rate by broad group of citizenship (population aged 18 years and over), Greece, 2004–2020, EU-SILC.



Note. Source of data: EU-SILC (Eurostat, 2022).
EU and non-EU citizenship: EU27-2007: values for 2004–2008; EU28-2013: values for 2009–2019; EU27-2020: value for 2020.

Figure 3. Housing cost overburden rate by broad group of citizenship (population aged 18 years and over), EU27-2007, EU28-2013, and EU27-2020, 2005–2020, EU-SILC.



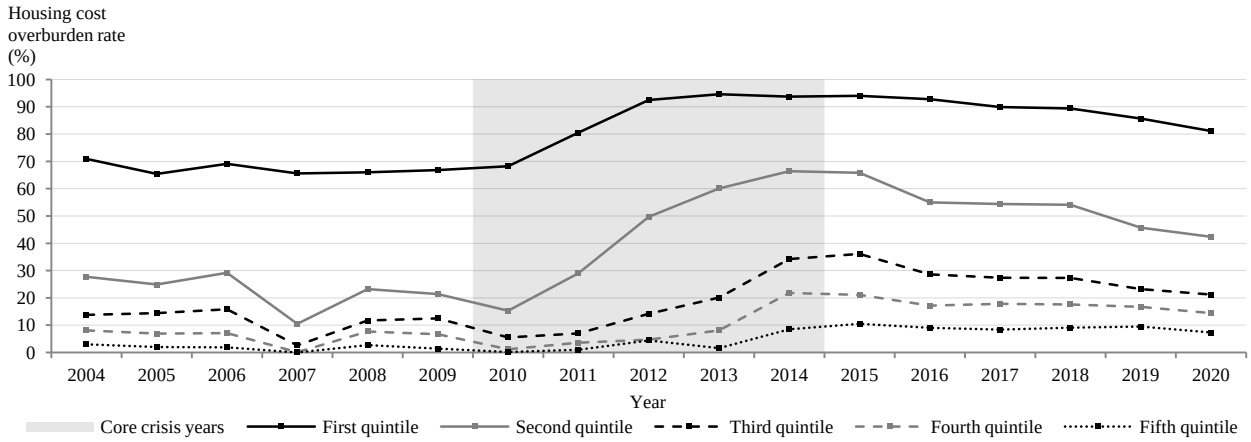
Note. Source of data: EU-SILC (Eurostat, 2022).
Non-EU citizenship: EU27-2007: values for 2005–2008, estimated; EU27-2007: value for 2009 for citizenship of non-EU28-2013, estimated; EU28-2013: values for 2010–2019, values for 2010, 2012–2015, and 2017 low reliability and values for 2011, 2016, and 2018–2019 estimated; EU27-2020: value for 2020, estimated. EU citizenship except reporting countries: EU27-2007: values for 2005–2008, low reliability; EU27-2007: value for 2009 for citizenship of EU28-2013 except reporting country, low reliability; EU28-2013: values for 2010–2019, values for 2010–2018 low reliability, and value for 2019 estimated; EU27-2020: value for 2020, estimated. Foreign country citizenship: EU27-2007: values for 2005–2009, estimated; EU28-2013: values for 2010–2019, estimated; EU27-2020: value for 2020, estimated. Reporting countries citizenship: EU27-2007: values for 2005–2009, estimated; EU28-2013: values for 2010–2019, 2017–2019 values estimated; EU27-2020: value for 2020, estimated. Values for 2004 not available.

All citizenship groups in Greece experienced a sharp increase in the housing cost overburden rates during the crisis, but the increase was higher for the non-EU and foreign citizens, and the gap appears to have widened during the crisis—although considerable differences were also recorded in 2009 (Eurostat, 2022). Of course, shares of housing cost overburden within and beyond the citizenship groups varied further by income, tenure status, age, gender, and other lines of differentiation, with considerable differences among cities and countries, but with significantly high shares for certain groups, rendering housing affordability a broad and persistent concern in the EU.

Examining the housing cost overburden rates of the first (lowest) income quintile in Greece in the context of the EU from the mid-2000s onwards indicates that not only during the crisis but also during the pre-crisis period of relative prosperity and economic growth, the residents of Greece in the first (lowest) income quintile experienced the most extensive and persistent housing affordability problems in the EU (Figures 4 & 5). The share of people in the first income quintile with a housing cost overburden in Greece ranged from a minimum of 65.4 percent in 2005 to 94.6 percent in 2013 (Eurostat, 2022).

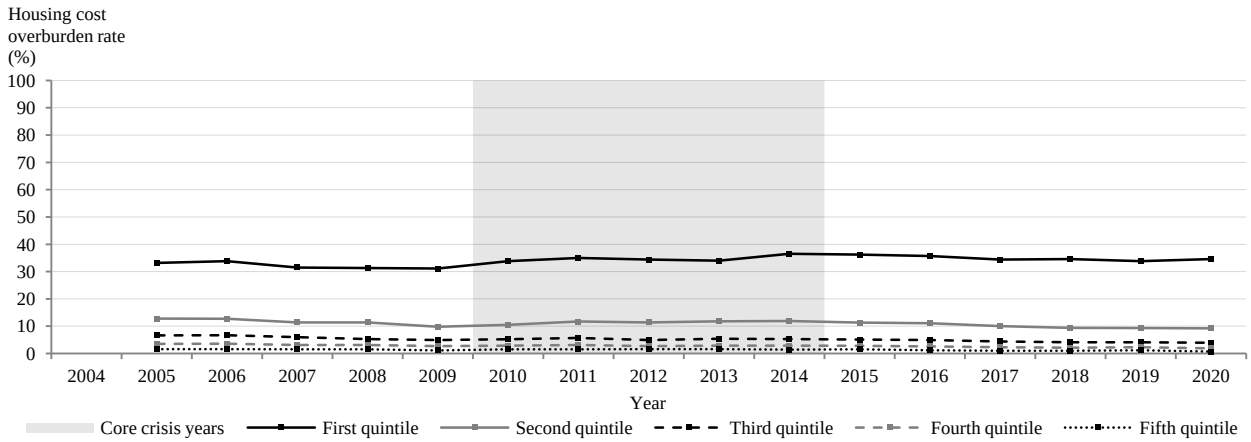
In contrast, across the EU, on average, the share of people in the first income quintile with housing cost overburden never exceeded 37 percent from 2005 onwards— with the highest share of 36.5 percent for the EU28 (and 36.6% for the EU27) recorded in 2014 (Eurostat, 2022). However, this share continuously exceeded 30 percent—with the lowest share of 31.1 percent recorded in 2009 for the EU27 (Eurostat, 2022). Of course, the EU averages mask very significant differences among and within countries and their trajectories over time.

Figure 4. Housing cost overburden rate by income quintile, Greece, 2004–2020, EU-SILC.



Note. Source of data: EU-SILC (Eurostat, 2022).

Figure 5. Housing cost overburden rate by income quintile, EU27-2007, EU28-2013, and EU27-2020, 2004–2020, EU-SILC.



Note. Source of data: EU-SILC (Eurostat, 2022).
EU27-2007: values for 2005–2009, estimated; EU28-2013: values for 2010–2019, 2019 value estimated; EU27-2020: value for 2020, estimated. Values for 2004 not available.

However, only two other EU28 countries—Germany and Denmark—have exceeded a share of 60 percent of people in the first income quintile with housing cost overburden for just one year;[11] and just two more—Bulgaria and the UK—have exceeded a share of 50 percent (Eurostat,

[11] Germany, with 64.3 percent in 2020 from 40.9 percent in 2019—though with a break in series in 2020 and no other values above 50 percent since 2010 that data are available; and Denmark with 60.4 percent in 2009 and values above 50 percent since 2009, though with breaks in series in 2011 and 2020 (Eurostat, 2022).

2022).[12] Thus, in no other EU country,[13] including other southern European countries[14] during the period of the crisis, has the EU-SILC recorded a housing cost overburden rate affecting the majority of the population in the first income quintile.

In 2012, not only did the share of people in the first income quintile with housing cost overburden in Greece (92.5%) greatly deviated from the respective EU27 and EU28 average (34.4%), but also the share of people with housing cost overburden in the second quintile in Greece (49.7%) also surpassed this EU mean of the first income quintile. In 2014, the EU28 average for the first income quintile was 36.5 percent (and 36.6% for the EU27, the highest share recorded for the EU since 2005), exceeded by both the first (93.7%) and second (66.4%) income quintiles and nearly reached by the third income quintile (34.2%) in Greece.

Contrary to the case of Greece from 2013 to 2018, no other EU country recorded a housing cost overburden for the majority of the second income quintile. Similarly, during the 2000s, the

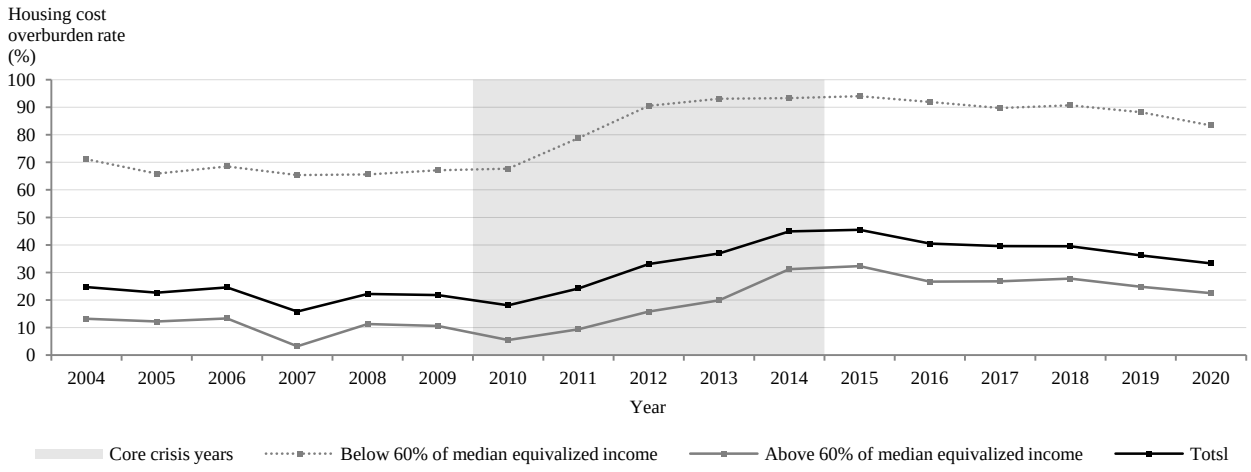
[12] Bulgaria in 2007 and 2016–2019, with a range from 50.9 percent in 2019 to 59.2 percent in 2007, which though has a break in series in 2016; and the UK in 2009 and 2010 with 50.5 percent and 50.9 percent respectively, with breaks in series in 2012 and 2017 (Eurostat, 2022).

[13] Beyond the EU, the highest share recorded in the EU-SILC was 87.6 percent in 2017 in Serbia (with data available since 2013), followed by 53.9 percent in 2018 in Kosovo (under United Nations Security Council Resolution 1244/99, data available for that year), 49.7 percent in 2019 in Switzerland (data available since 2009), 48.7 percent in 2016 in Montenegro (data available since 2013), 36.8 percent in 2018 Norway (data available since 2004), 35.3 percent in 2017 in Albania (data available since 2017), 31.8 in 2011 in Iceland (data available since 2004), and 28.4 percent in 2006 in Turkey (data available since 2006) (Eurostat, 2022). In the U.S., the percentage of cost-burdened (paying at least 35 percent of their income on rent and utilities) renter households between 2008 and 2018 exceeded 40 percent but not 50 percent, the share of owners with a mortgage did not exceed 30 percent, and the share of owners without a mortgage did not exceed 15 percent, according to the American Community Survey (ACS) by the U.S. Census Bureau.

[14] The highest share recorded in Italy was 37.4 percent in 2005 and the highest share between 2010 and 2014 was 31.7 in 2011; in Malta, the highest share was 11.0 percent in 2010; in Portugal, the highest value was 33.1 percent in 2014—an increase from 15.2 percent in 2010 and 20.5 percent in 2008; in Spain the highest value was also in 2014 at 42.3 percent, an increase from 36.3 percent in 2010 and 31.9 percent in 2008 (Eurostat, 2022).

housing cost overburden rate was the highest for people at risk of poverty (below 60% of median equivalized income)—up to about 71 percent between 2004 and 2009—compared to those with higher incomes—up to about 13 percent (Figure 6) (Eurostat, 2022).

Figure 6. Housing cost overburden rate by income group (at risk of poverty), Greece, 2004–2020, EU-SILC.

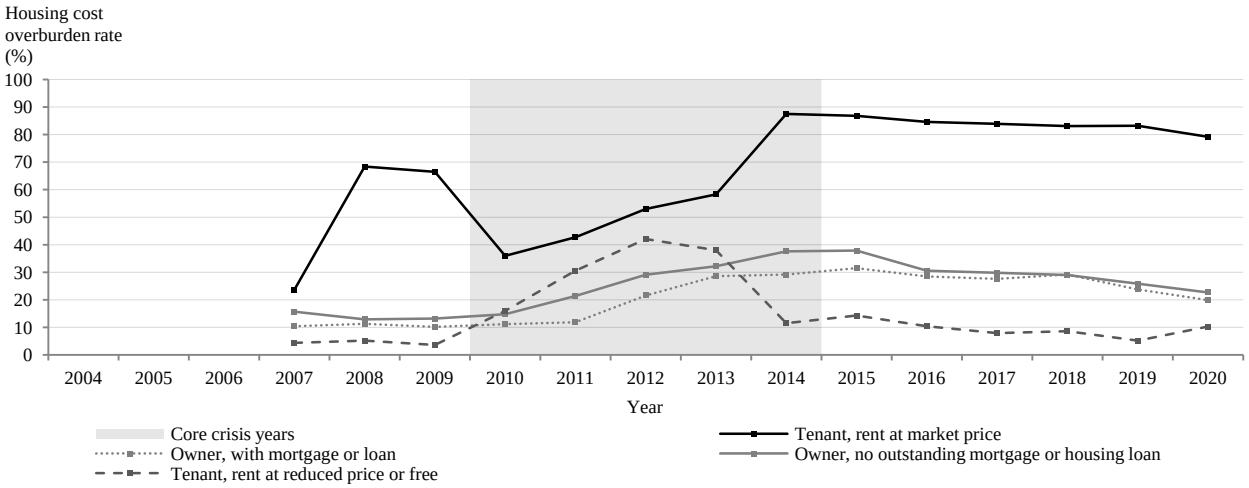


Note. Source of data: EU-SILC (Eurostat, 2022).

Considerable shares of tenants paying market price rents also faced housing cost overburdens in the pre-crisis years for which data are available and afterwards, with the highest share recorded in 2014 (Figure 7) (Eurostat, 2022). Not surprisingly, higher shares of tenants faced higher cost overburden than homeowners.

Therefore, the EU-SILC data show that the lack of housing affordability particularly affected households in Greece but also had highly uneven and persistent effects on underrepresented population groups in the country, who were already at a disadvantaged position during the pre-crisis years.

Figure 7. Housing cost overburden rate by tenure status, Greece, 2007–2020, EU-SILC.



Note. Source of data: EU-SILC (Eurostat, 2022).
Data for 2004–2006 not available.

Housing debt

Data on additional indicators related to housing affordability and housing insecurity point to increasing housing-related delayed payments (or arrears). The EU-SILC survey recorded an increase in the percentage of people with mortgage or rent payments not paid on schedule due to financial difficulties in Greece, from 10.2 percent in 2010 to 14.9 percent in 2013 (Eurostat, 2022).

However, among people with income below 60 percent of the median equivalized income, this percentage increased more, from 15.2 in 2010 to 25.1 in 2013 (Eurostat, 2022). The share of people in Greece with utility bills not paid on schedule due to financial difficulties increased from 18.8 percent in 2010 to 35.2 percent in 2013 (Eurostat, 2022). Yet, among people with income below 60 percent of the median equivalized income, this percentage increased more, from 38.0 in 2010 to 61.4 in 2013 (Eurostat, 2022). In 2011, Greece had the highest percentage of people (about 27%) reporting debt related to rent, housing mortgage, or utilities payment in

2011 among all surveyed countries by the *European Quality of Life Survey* (EQLS)[15] and higher rates of both rent/mortgage and utility debt than 2007 and 2003 (Eurofound, 2012, pp. 40, 109; 2013b, pp. 27–28).[16]

Poverty, homelessness, and inadequate and insecure housing

Limited available evidence suggests that housing affordability and insecurity in Greece, and in Athens in particular, were both particularly severe and possibly underestimated during the pre-crisis years and especially during the crisis. During the 2000s, about 11,000 people experiencing homelessness (3,000 Greeks and 8,000 foreigners) lived in Athens, while low-income renters, especially of small apartments, faced severe problems—with high rents and limited rent subsidies (Portaliou, 2006, June 18, para. 7–8).

By 2012, about 15,000 people experiencing homelessness lived in Athens, according to the European Federation of National Organisations Working with the Homeless (FEANTSA) and non-governmental organizations (NGOs) (Balampanidis et al., 2013, p. 36), while service providers estimated the number to be close to 20,000 in Greece, pointing to a 25 percent increase between 2009 and 2011 (FEANTSA, 2014, January, p. 1; see also FEANTSA, 2017). Indeed, in

[15] The average across the countries surveyed was 17 percent overall—11 percent rent/mortgage debt (arrears) (compared to 8% in 2007) and 15 percent electricity, water, or gas debt (compared to 13% in 2007), while 80 percent of people with rent/mortgage debt also had utility debt (Eurofound, 2012, pp. 40, 109; 2013b, pp. 27–28). In addition, households' housing expenditures in Greece were 27.1 percent of household gross adjusted disposable income on average, the highest percentage across OECD countries (average 21.0%) in 2011 or the latest year for which data were available (OECD, 2013b, p. 46).

[16] Another survey in 2015 in nine European countries—France, Germany, Greece, Italy, Poland, Spain, Sweden, Switzerland, and UK—as part of the LIVEWHAT project—*Living with Hard times: How Citizens React to Economic Crises and their Social and Political Consequences* (Giugni & Grasso, 2018b) found the highest percentages of changes in consumption patterns between 2010 and 2015 for financial/economic reasons in Greece on 10 indicators, including people who "delayed payments on utilities (gas, water, electric)" (73.9%), "delayed or defaulted on a loan installment" (61.0%), sold "an asset (e.g., land, apt, house)" (17.4%), and "moved home" (27.3%) (Giugni & Grasso, 2018a, p. 17).

2010, Doctors of the World/*Médecins du Monde*-Greece (2010, November 7) declared Athens "a city in humanitarian crisis," pointing to the "explosive growth" of hunger and homelessness, the increase of poverty particularly of children, older adults, women, the unemployed, and those with lower education, along with the expected effects of new policies and "the lack of migration policy" that would render conditions worse for growing parts of the population, and, in particular, the "invisible" and rapidly deteriorating living conditions of many migrants, which "comprise the definition of a humanitarian crisis, and are usually the reason why *Médicins du Monde*-Greece to organize their missions abroad" (para. 1, 2–4, 7, 11).

An extensive and systematic study took place between November 2013 and October 2014, which included a survey of 25 homeless service providers in the Athens metropolitan area serving approximately 120,000 people, along with interviews and analysis of data from the Census 2011 and other sources (Arapoglou & Gounis, 2014, October, 2015, March). Its findings indicated "a significant rise of visible homelessness and an excessive magnitude of hidden poverty, housing inadequacy, and insecurity" (Arapoglou & Gounis, 2017, p. 64).

Updated estimates of homelessness, based on the European Typology of Homelessness and Housing Exclusion (ETHOS) by FEANTSA and the visible–invisible and formal–informal classification matrix by Hopper (1991), showed an increase of about 40 percent in visible homelessness between 2010 and 2013 (to about 9,100 people in 2013, 6,640 visible formal and 2,360 visible informal) in the Greater Athens Area, with the majority of people experiencing homelessness for the first time being Greek (Arapoglou & Gounis, 2017, p. 64). The number of roofless (visible informal) people did not appear to increase in 2013, which was attributed to the

erection of new night shelters and a unit for people with addictions, as well as more policing (Arapoglou & Gounis, 2017, p. 66). However, the study reported "a 40% increase of shelter users" and an "increase of demands for housing assistance" by 58 percent since 2010, while 40 percent of applications could not be accommodated, and many others did not apply (Arapoglou & Gounis, 2017, pp. 93–94). In addition, Arapoglou and Gounis (2017) estimated that 8,700 to 9,000 people lived in an "unsuitable accommodation" at various institutions in 2013 (Arapoglou & Gounis, 2017, pp. 64, 69).

Furthermore in 2013, Arapoglou and Gounis (2017) estimated the share of people inadequately or insecurely housed in private rental housing (invisible informal homelessness and poverty, based on Eurostat data on people below the poverty line, in households with all adults unemployed or underemployed, or experiencing four dimensions of deprivation) to be up to 14 percent of the total population (514,000 people, 305,000 Greek and 209,000 foreign nationals). This share had more than doubled since 2001, and Arapoglou and Gounis (2017) attributed this increase to the crisis and austerity measures (pp. 65, 70). For this group which had a high risk of experiencing homelessness on the streets, "family, relatives, or informal solidarity support" were critical (Arapoglou & Gounis, 2017, p. 70). Indeed, housing insecurity due to unaffordable housing costs was increasingly an issue across the EU, yet with considerable differentiations across and within member states (Eurofound, 2012, pp. 108–110).[17]

[17] For example, the share of residents of the EU27 who found "it quite or very likely they will need to leave their accommodation within the next six months because they can no longer afford it" increased from "around 4% in 2007 to almost 6% in 2011;" it was more than 12 percent for renters in private accommodation, it was eight percent for those with household income in the lowest quartile in 2011, and demonstrated the highest increase during these five years for owners with a mortgage (around 5% in 2011, compared to about 3% of owners without a mortgage), according to the EQLS (Eurofound, 2012, pp. 108–110).

Evictions and displacement

It has been difficult to estimate evictions and displacement. In terms of formal eviction procedures, data from a sample of 61 courts in Greece indicate that the court orders for evictions from rental housing increased from 11,000 in 2010 to 16,000 in 2012 and remained 14,500 in 2013; yet the total number of evictions remains unknown, and tenants were likely to be most affected—as the state established important protections for homeowners with mortgages, and applications for these protections exceeded 60,000 (Arapoglou & Gounis, 2017, p. 71; Kenna, Benjaminsen, Busch-Geertsema, & Nasarre-Aznar, 2016, pp. 55, 64). Indeed, extra-legal evictions (evictions without formal proceedings and due process) have been historically common in cities affecting especially low-income people without a lease (Greenberg, Gershenson, & Desmond, 2016; Hartman & Robinson, 2003; Sims, 2016).[18]

In Greece, tenant protections were withdrawn since the liberalization of the housing market in the 1990s (Maloutas et al., 2020, p. 9), but evictions were further facilitated and accelerated based on an amendment of Article 15 of L. 4055/2012—withdrawing the requirement of judicial proceedings prior to the eviction of tenants and reducing the minimum time from 30 to 15 days after the first official notice.[19] In this context, it is also not known whether there were disparities

[18] For example, in a study of 1,086 private rental households in Milwaukee between 2009 and 2011, Greenberg et al. (2016) found that 48 percent of forced moves were informal evictions, such as by "the landlord instructing the tenant to leave or changing the locks on a tenant's apartment," rather than through court procedures (p. 125).

[19] The UN Special Rapporteur on adequate housing, Raquel Rolnik (February 9, 2013), sought information by the Greek Government on L. 4055/2012, inquiring about public consultations and human rights impact assessments, data on homelessness and shelter capacity, homelessness prevention measures after evictions, and legal procedures in support of tenants, with references inter alia to the UN Committee on Economic, Social and Cultural Rights (CESCR) General Comment No. 7 (1997) on forced evictions (paras. 15 & 16) and General Comment No. 3 (1990) on deliberately retrogressive measures (para. 9), and minimum state obligations in times of adjustment or economic recession (paras. 12 & 13) (see also Scali, 2022; Warwick, 2019).

in evictions before and during the crisis,[20] and whether evictions took place for small amounts of rent due.[21]

Already in mid-2012 and despite the "acute lack of reliable EU-level data" on homelessness and evictions, the EU Commission Directorate-General for Employment, Social Affairs and Inclusion (DG EMPL) (European Commission, 2012, June) stressed that "foreign nationals and young people have been disproportionately affected" (p. 43). In the case of the former group, DG EMPL attributed the disproportionate effects to having no access to welfare programs (unemployment and social housing), to the fact that many foreign, and especially non-EU citizens, worked in the informal economy, and to "the austerity budget cuts" (pp. 43–44). However, while "[h]omelessness has grown nearly everywhere," "[s]ocial housing, mortgage restructuring, payment deferral, legal advice and strong partnership between government and charity organisations were in many cases able to mitigate the worst effects of the recession and contain homelessness" (European Commission, 2012, June, p. 44).

Availability and affordability of good housing

Furthermore, residents' perceptions on the availability and affordability of good housing also appear to have varied over time. More than six in 10 residents of Athens in 2006 and 2009

[20] There is limited research on racial and ethnic disparities in evictions (Greenberg et al., 2016; Hepburn, Louis, & Desmond, 2020)—especially during crises (Hepburn et al., 2021)—as well as racial and ethnic disparities in displacement pressures and the effects of anti-displacement policies on minority communities (Chapple & Loukaitou-Sideris, 2021, February). However, research across 1,195 counties in the U.S. between 2012 and 2016 has demonstrated significant racial and gender disparities in eviction filings and evictions, particularly affecting Black, Latinx, and especially female renters (Hepburn et al., 2020). Eviction filings in 2020 during the COVID19 pandemic also disproportionately affected Black and female renters, but, for some time, eviction moratoria and a combination of other social protection measures significantly decreased eviction cases (Hepburn et al., 2021).

[21] Research has found that many evictions take place for small amounts of debt (Desmond, 2016), indicating that they can be easily prevented with rental assistance and information to tenants (Chapple & Loukaitou-Sideris, 2021, February).

disagreed (“strongly” or “somewhat”) that it was easy to find good housing at a reasonable price in the city, according to the *Perception Survey on Quality of Life in European Cities* (European Commission & the Gallup Organisation, 2009, November, pp. 14–15, 114–115; Eurostat, 2021b) (Table 1). This rate was reversed in 2012 and 2015, rendering Athens one of the European cities with the highest levels of agreement. Yet nearly a third of Athens residents consistently disagreed that it was easy to find good housing at a reasonable price—even when house prices and rents fell and housing vacancies increased (Eurostat, 2021b).

Table 1. Percentage distribution of people by agreement that it is easy to find good housing at a reasonable price in the city, 2006–2019, Athens and Greater Athens, Eurostat Perception Survey on Quality of Life in European Cities.

	Year				
	2006	2009	2012	2015	2019
In this city, it is easy to find good housing at a reasonable price					
Athens (Athina)					
Strongly agree	11.7%	7.2%	17.0%	17.0%	–
Somewhat agree	13.7	22.1	44.0	45.0	–
Total	25.4%	29.3%	61.0%	62.0%	–
Somewhat disagree	15.9	26.6	15.0	21.0	–
Strongly disagree	49.0	34.7	17.0	10.0	–
Total	64.9%	61.3%	32.0%	31.0%	–
Don’t know / no answer	9.7	9.3	7.0	7.0	–
Greater Athens (Athina [greater city])					
Strongly agree	–	–	15.0%	18.0%	17.4%
Somewhat agree	–	–	40.0	43.0	43.0
Total	–	–	55.0%	61.0%	60.4%
Somewhat disagree	–	–	19.0	21.0	22.3
Strongly disagree	–	–	17.0	9.0	11.3
Total	–	–	36.0%	30.0%	33.6%
Don’t know / no answer	–	–	9.0	9.0	6.0

Note. Source of data: Eurostat (2021b).

Overall, these findings make clear that housing affordability has been a growing challenge of considerable magnitude with multifaceted and severe effects, and that more attention to

underrepresented or excluded groups and housing arrangements is necessary, especially during crises.

Housing discrimination

In addition to housing affordability, access to housing and housing conditions can be affected by housing discrimination,[22] which includes, in some of its most visible manifestations, unequal treatment on the grounds of "racial or ethnic origin" and other grounds and tenant characteristics

[22] As with the U.S. Fair Housing Act (FHA) of 1968 and its predecessor, the Civil Rights Act of 1866 (Squires, 2018), a landmark development in the EU was the Council Directive 2000/43/EC of 29 June 2000 implementing the principle of equal treatment between persons irrespective of racial or ethnic origin, which includes housing (see Silver & Danielowski, 2019, for a comparison between the US and the EU fair housing laws, policies, and practices). According to this Directive, "the principle of equal treatment shall mean that there shall be no direct or indirect discrimination based on racial or ethnic origin" (article 2, para. 1). The key definitions are as follows: "direct discrimination shall be taken to occur where one person is treated less favourably than another is, has been or would be treated in a comparable situation on grounds of racial or ethnic origin;" and "indirect discrimination shall be taken to occur where an apparently neutral provision, criterion or practice would put persons of a racial or ethnic origin at a particular disadvantage compared with other persons, unless that provision, criterion or practice is objectively justified by a legitimate aim and the means of achieving that aim are appropriate and necessary" (article 2, para. 2). Furthermore, harassment "shall be deemed to be discrimination within the meaning of paragraph 1, when an unwanted conduct related to racial or ethnic origin takes place with the purpose or effect of violating the dignity of a person and of creating an intimidating, hostile, degrading, humiliating or offensive environment. In this context, the concept of harassment may be defined in accordance with the national laws and practice of the Member States" (article 2, para. 3). The scope of the Directive relates to various areas, among which "access to and supply of goods and services which are available to the public, including housing" (article 3, para. 1). The transposition of the Directive into Greek law took place in the mid-2000s with L. 3304/2005. The Directive is part of the broader non-discrimination legal framework and case law that include housing (European Union Agency for Fundamental Rights, European Court of Human Rights, & Council of Europe, 2018, pp. 134–139). EU legislation and case law have also applied to housing and third country nationals, including cases of migrants in an irregular situation and asylum seekers, such as European Court of Human Rights (ECtHR), *M.S.S. v. Belgium and Greece* [GC], No. 30696/09, 21 January 2011 (European Union Agency for Fundamental Rights, European Court of Human Rights, & Council of Europe, 2020, pp. 263–269). According to the European Commission against Racism and Intolerance of the Council of Europe (ECRI) (2017, December), racism "shall mean the belief that a ground such as race, colour, language, religion, nationality or national or ethnic origin justifies contempt for a person or a group of persons, or the notion of superiority of a person or a group of persons," while rejecting "theories based on the existence of different 'races,'" "since all human beings belong to the same species" (p. 5). Racism and discrimination have also received considerable attention in various lines of scholarship engaged with capitalist urbanization and capitalism. The interrelations among capitalism—as "any social formation in which processes of capital circulation and accumulation are hegemonic and dominant in providing and shaping the material, social and intellectual bases for social life" that has "an intensely racialised and gendered history"—racism, and patriarchy (as well as contradictions deriving from many other axes such as "nationalism, ethnicity and religion") have long been a matter of constructive discussion, contentious debate, and new theorizations (Hardt & Negri, 2018; Harvey, 2014, p. 7; 2018). As Fraser (2018) notes, while new processes of interweaving of exploitation and expropriation in financialized capitalism particularly affect the "racialized *others*," they also extend to the "expropriated-and-exploited citizen-worker" (pp. 6, 13).

(Ahmed, 2015; Bosniak, 1994, 2006; Squires, 2018; Turner, 2015).[23] Housing discrimination is manifest in various processes and forms (Freiberg & Squires, 2015; D. S. Massey, 2005; Roscigno, Karafin, & Tester, 2009)[24] and has multiple material and immaterial effects. These effects entail constraining housing options and urban resources and opportunities, contributing to inferior housing conditions, necessitating more resources in order to successfully secure housing and realize moves, incurring higher housing costs, as well as being subject to psychological

[23] It should be noted that according to the Council Directive 2000/43/EC, "This prohibition of discrimination should also apply to nationals of third countries, but does not cover differences of treatment based on nationality and is without prejudice to provisions governing the entry and residence of third-country nationals and their access to employment and to occupation" (recital 13). Specifically: "This Directive does not cover difference of treatment based on nationality and is without prejudice to provisions and conditions relating to the entry into and residence of third-country nationals and stateless persons on the territory of Member States, and to any treatment which arises from the legal status of the third-country nationals and stateless persons concerned" (article 3, para. 2). The Greek Ombudsman (2012, January) noted the exclusion of nationality as ground of discrimination in L. 3304/2005, but examined cases in 2011 on the basis of article 14 of the European Convention on Human Rights (ECHR), which includes prohibition of discrimination on the ground of national origin, as well as ECtHR judgments (ECtHR, *Fawsie v. Greece*, No. 40080/2007 and ECtHR, *Saidoun v. Greece*, No. 40083/2007, 28 October 2010, on the refusal to grant welfare benefits to foreign nationals who were recognized refugees of non-Greek origin on the ground of nationality, which led to amendments to Greek law) (p. 111–113). However, the findings of the Migrant Integration Policy Index (MIPEX) (Solano & Huddleston, 2020) indicate that "Non-EU citizens are poorly protected from nationality discrimination in all areas of life" in Greece (p. 121).

[24] Various processes and forms of housing discrimination have also affected buyers (Massey & Denton, 1993; Wyly & Hammel, 2004), including historic, contemporary, and changing mechanisms (Leavitt, 1977; D. S. Massey, 2005), as well as discrimination and exclusions regarding access to social rented (Bolt & van Kempen, 2002), public housing (Marcuse, 1986, 1995; Vale, 2000), and several other types of housing and housing services, such as "nontraditional segments of the housing market . . . gated communities and homeowner associations; tax credit housing and subsidized housing programs; nursing homes, assisted-living facilities, and continuing-care facilities; home appraisal practices" (Freiberg & Squires, 2015, p. 98). Here the focus is on private rental housing as the prevalent form of tenure for most migrant and many low-income residents of Athens. The private rental sector has received growing attention, as it has both been the only option for certain residents and has been undergoing a revival across diverse contexts, such as Australia, Belgium, Ireland, New Zealand, Spain, the UK, and the U.S., associated with the financialization of homeownership (Aalbers, Hochstenbach, Bosma, & Fernandez, 2021; Verstraete & Moris, 2019). A useful analytical distinction includes both exclusionary and the less studied non-exclusionary forms: "*actions and practices that exclude an individual or family from obtaining the housing of their choosing,"* as well as "*discriminatory actions and practices that occur within an already established housing arrangement, most often entailing racial harassment, differential treatment of tenants, or disparate application of contractual terms and conditions of residency"* (Roscigno et al., 2009, p. 52, emphasis in original). Furthermore, there is very little research on discrimination in evictions (Greenberg et al., 2016), but racial and gender disparities have been increasingly documented (Hepburn et al., 2020; Hepburn et al., 2021). Across domains, mostly in the field of economics, explanations of discrimination derive from taste-based (Becker, 1957) and statistical discrimination (Aigner & Cain, 1977; Arrow, 1973, 1998; Phelps, 1972) theories, with the latter produced by drawing inferences from presumed group characteristics, often encompassed in a rational choice framework. In sociology, theories of institutional and structural racism and discrimination have also been developed (Feagin & Eckberg, 1980; Pager & Shepherd, 2008; Small & Pager, 2020).

costs, heightening housing and ontological insecurity (Kessler, Mickelson, & Williams, 1999; Madden & Marcuse, 2016; Yinger, 1995). Thus, direct and indirect housing discrimination, along with structural inequalities reproduced by wealth, labor markets, and housing systems, remains one of the main and persistent "mechanisms leading to housing deprivation and segregation" (Maloutas, 2012, p. 14).

Fair housing: Gaps in the literature, policy, and planning practice

Advances in fair housing, fighting discrimination, have both a distinguished history and significant further potential (Squires, 2018; Steil, Kelly, Vale, & Woluhem, 2021). Indeed, fair housing efforts that include all urban residents are increasingly recognized in planning and design scholarship as key aspects of addressing the challenges of contemporary urbanization toward spatial justice and inclusivity in contrast to market-driven urbanism (Goh et al., 2022; Mukhija, 2022). Yet, critical gaps in understanding the state and changes of housing discrimination as a multidimensional and cross-scalar phenomenon and further developing more effective and inclusive policy and planning interventions remain. Despite intensifying scholarly and policy efforts, a glaring omission is the lack of the voices and perspectives of certain groups of urban residents, especially those who are migrants, with low-incomes, facing precarious conditions, and/or living in private rental housing.

Thus, the challenges facing under-represented—and at times misrepresented—social groups merit more attention in both large-scale surveys and the planning literature and practice. Special attention is necessary when multiple spatial scales and multiple axes of inequality intersect in affecting the living conditions and prospects of certain residents in today's cities. Lessons drawn

from Athens in the early 2010s, including from residents with an international migration history, can be particularly relevant for both the everyday workings of today's cities and for cities in the context of multiple and accumulating crises. In broader terms, housing discrimination can be intertwined with urban crises—manifest on streets, in housing and labor markets, in urban transformations with respect to climate and inequality, and in the cities' democratic functions. Yet, accessing housing also means accessing the city. Fair housing is one of the major preconditions for living in the city. Therefore, this dissertation contributes insights into the experiences of rental housing discrimination of an under-represented group of urban residents under conditions of crisis.

Housing discrimination and alienage

More specifically, one key understudied case in urban studies is the intersection of housing with alienage and potentially precarious conditions, regarding territorial security and urban everyday life. In other words, interrelated with housing, are not only work arrangements, social life, and the use of public spaces in the neighborhood and the city but also the right to settle, stay, and remain in the city. The dilemmas of alienage span across spatial scales and are critically relevant for contemporary cities—even if the nation state often remains the primary focus of inquiry.

Further, in a broader conceptual framework demarcating political thought, law, and sociology in the cross-national context of intensifying globalization, there is a long history of tensions and conflicts about the legitimacy of discrimination and exclusion on the basis of alienage (Bosniak, 1994; Motomura, 2014). Posing persistent "dilemmas of contemporary membership" (Bosniak,

2006),[25] how space and alienage intersect on the ground of contemporary cities and across spatial scales holds the promise of a better understanding of the prospects of fair housing and housing justice as vital aspects of planning, design, and broader efforts seeking spatial justice, the public, and the open city (Cuff, Loukaitou-Sideris, Presner, Zubiaurre, & Crisman, 2020; Goh et al., 2022; Mukhija, 2022; Soja, 2010).

Housing discrimination in the EU

More than 15 years after landmark equality regulation in the EU, housing discrimination persisted during and after the core years of the 2008 crisis across the EU28 member states, according to the second EU Minorities and Discrimination Survey (EU-MIDIS II) by the European Union Agency for Fundamental Rights (FRA) (2017) in 2016, although there were important variations across countries and groups (see also FEANTSA, 2021, May).[26] According

[25] Indeed, "[states] are entitled to discriminate against undocumented migrants with respect to rights to family unity, liberty of movement, participation in the public affairs of the state of employment, equality of treatment with nationals as regards the receipt of various social services, equality of treatment for family members, freedom from double taxation, and further employment protections and trade union rights, among others" (Bosniak, 1991, p. 741). More broadly: "Immigration policy is inherently discriminatory—favouring citizens over foreigners, advantaging those categories of foreigners that citizens prefer over those to whom they are averse and limiting the freedom of persons with the bad luck to have been born on the wrong side of the territorial boundary" (Waldinger, Soehl, & Luthra, 2022, p. 7). As Luthra, Soehl, and Waldinger (2018) note: "Measures forbidding discrimination seek equality among status citizens, short-circuiting the processes that historically turned status citizens into second-class citizens. But no such concern extends to noncitizens; were the latter to be treated just like citizens, citizenship would have no meaning at all. Hence, discrimination against noncitizens, as well as discrimination that varies by precise legal status, is inevitable" (p. 75). Regarding unequal statuses, "Although every alien encounters the boundary of citizenship, not every alien begins in the same condition: the process of international migration creates at entry intragroup differences in legal status even among immigrants of the same national origins, with corresponding implications for their subsequent transitions to citizenship and formal equality with other nationals. The result takes the form of civic stratification—a set of formal cleavages among foreign-origin persons who may share common national or ethnic origins but differ in legal standing. Hence, unlike the *formal equality* among citizens, *formal inequality* prevails among noncitizens [emphasis in original]. Some statutorily enjoy most citizenship rights, occupying the conceptual space close to the boundary delimited by citizenship status; others are conceptually located just inside the territorial boundary, where they have a far more precarious hold on any civic status at all" (Luthra et al., 2018, p. 72).

[26] Discrimination in access to housing based on ethnic or immigrant background in the 12 months preceding the survey was experienced by the Roma minority respondents (12%), migrants from North Africa and their descendants (9%), migrants from Sub-Saharan Africa and their descendants and migrants from Turkey and their

to FRA (2017), more than one third of participants across the EU28 (38%) experienced discrimination based on ethnic or immigrant background in the five years preceding the survey of 2016 and nearly one quarter (24%) in the 12 months preceding the survey (FRA, 2017, p. 34). Twenty three percent of participants across the EU28 experienced discrimination based on ethnic or immigrant background in access to housing in the five years preceding the survey and seven percent in the preceding 12 months (FRA, 2017, p. 34). In comparison, 29 and 12 percent experienced discrimination when looking for work respectively, 22 and nine percent at work, and 22 and 16 percent in other public or private services (in contact with public administration, in public transport, or accessing a shop, restaurant or bar) (FRA, 2017, p. 34). These findings indicate that work, housing, and other public or private services were the areas of daily life with the highest frequencies of reported discrimination based on ethnic or immigrant background. Despite these findings suggesting that housing discrimination can be rather extensive, the issue has received relatively limited policy attention in the EU compared to the U.S. (Silver & Danielowski, 2019) and compared to legal cases about discrimination in the labor market, thus, remaining an "underappreciated issue" (OECD, 2021b, p. 220).

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descendants (6% each), recent migrants from non-EU countries having lived from 12 months to a decade in the reporting country (3%, but statistically less reliable due to being based on 20 to 49 unweighted observations), and migrants from South Asia and Asia (2%) (FRA, 2017, p. 35). Among persons of African descent (born or with at least one parent born in countries of Sub-Saharan Africa, overseas departments and territories, and the Caribbean) in 12 EU member states (FRA, 2018, November, p. 12), 21 percent of participants reported discrimination in access to housing, when trying to rent or buy a house, in the five years preceding the survey (and 6% in the 12 months preceding the survey)—but ranging from less than 10 percent in Denmark and the UK to 39 percent in Italy and Austria (FRA, 2018, November, pp. 42, 58–59). More specifically, 14 percent of participants reported that they were prevented from renting accommodation by a private landlord because of their racial or ethnic origin in the five years preceding the survey, ranging from less than 10 percent to more than 30 percent—37 percent in Austria and 31 percent in Italy (FRA, 2018, November, p. 58). Other discriminatory practices across the 12 EU member states in the five years preceding the survey included coming "across adverts for housing that excluded or discouraged applicants with an ethnic or immigrant background" (6%), being "prevented from renting an apartment/house by officials working for public housing (6%), "asked to pay a higher rent/price/deposit" (5%, reaching 20% in Italy and 18% in Austria), and being "prevented from renting an apartment/house by the owner or an estate agency" (4%) (FRA, 2018, November, p. 60). The grounds for the most recent incident of discrimination when looking for housing included skin color or physical appearance (84%), name (16%), citizenship (15%), accent or the way they speak the language of the country of residence (10%), and country of birth (8%) (FRA, 2018, November, p. 58).

Housing discrimination in Athens and Greece

There is little research in Athens or Greece on housing discrimination. Furthermore, this research was conducted in the 2000s rather than during the years of the crisis. However, the findings of a telephone field experiment and studies including interviews with real estate agents and migrants in the 2000s indicate that housing discrimination affecting migrant renters was prevalent in the rental housing market in two forms, namely in refusals to rent houses and in the offer of unfavorable rental terms, involving higher rents to migrants compared to natives. Drydakis (2010) found housing discrimination against female Albanians in the rental housing market in 122 areas of the Athens metropolitan area in 2006–2007, by conducting an extensive telephone field experiment following up and inquiring about 4,884 advertisements (see also Drydakis, 2011). Drydakis (2011) found that female Albanians were offered fewer appointments and higher rents than female Greeks in areas with varying rent levels but particularly in areas with higher rents, while discrimination might have been higher for home-seekers with more limited Greek language proficiency than the proficiency of the selected testers, as is usually the case with newcomers. Vaiou et al. (2007) found that Greek landlords in Athens generally declined to rent houses to migrants, but not to sell houses, based on interviews with real estate agents.

Hatziprokopiou (2004) conducted a survey of 108 Albanian and 51 Bulgarian residents as well as interviews with 30 Albanian and 19 Bulgarian residents between 2001 and 2003 in Thessaloniki, the second largest city in Greece, and found that 44 percent of Albanians and 31 percent of Bulgarians encountered landlords unwilling to rent their house to foreigners. Almost all of the 30 Albanian interviewees reported that some landlords did not rent their house to foreigners, rendering discrimination in access to the housing market "one of the most important features of

Albanians' housing experience in Greece" (Hatziprokopiou, 2003, p. 1047). However, in cases of initial reluctance to rent apartments, improvements in relations with landlords and neighbors over time were also reported (Hatziprokopiou, 2003).

In Athens and Rethymno, another Greek city, in 2004, 66 percent of surveyed migrants with various backgrounds—Albanian, Arab, Romanian, and former USSR background—who had mostly lived in Greece for several years and 60 percent of whom were residents of Athens (N = 863) reported that they were denied housing because of their "ethnic background" in the five years preceding the survey, as reported in a study of migrants' experience of racism and xenophobia in 12 EU member states by the European Monitoring Center on Racism and Xenophobia (EUMC, 2006, May, p. 42; Marvakis, Parsanoglou, & Psaroudakis, 2004, October, p. 23). In this study, 28 percent of respondents reported insults or harassment by neighbors (EUMC, 2006, May, p. 43; Marvakis et al., 2004, October, p. 23).[27]

Furthermore, researchers considered the eligibility requirements for rental housing assistance that included a high number of social insurance contributions—up to 3,000 insurance days with employee and employer contributions to the Workers Housing Organization (OEK) to qualify for assistance—as a case of indirect discrimination against migrants, who were less likely than natives to receive such contributions (Zeis & Liapi, 2006, August) or as practical exclusion "of

[27] Indicatively, 81 percent of respondents with former USSR background, 78 percent of respondents with Romanian background, 62 percent of respondents with Albanian background, and 46 percent of respondents with background in Arab countries reported having been denied to rent or buy a house on the ground of their "ethnic background" in the five years preceding the survey (EUMC, 2006, May, pp. 44, 46–47; Marvakis et al., 2004, October, p. 23). Across domains including housing, a negative association between discrimination and Greek language proficiency was found (EUMC, 2006, May, p. 125; Marvakis et al., 2004, October, p. 25). Although there are limits to comparability, across the 12 EU member states between 2002 and 2005, 36 percent of respondents reported discrimination when seeking to buy or rent a house and 27 percent harassment by neighbors (EUMC, 2006, May, pp. 13, 20–21).

all socially disadvantaged groups," but especially migrants and the Roma (Dimitrakopoulos, 2003, October, p. 27; Harrison, Law, & Phillips, 2005, December). However, OEK had developed since 1954 a number of programs for insured employees of the private sector, and, along with other entities, some limited programs for vulnerable groups (Siatitsa, 2019, June, p. 31). Yet rental housing assistance was cut in 2010 and OEK was abolished in 2012 (Emmanuel, 2017; Maloutas, 2021, p. 31; Siatitsa, 2019, June).

The Greek Ombudsman (2011, December) also found cases of discrimination against third country nationals on the exclusive ground of nationality in the eligibility requirements of the program in 2011, which required permits of long-term residence, or of indefinite or 10-year duration; this discrimination was accentuated by the refusal of the administration to accept applications of renewals of these permits, which were pending because of administrative delays (pp. 7–8). The Ombudsman (2011, December) based this finding on the Greek and European legal framework and case law and noted that, especially because these provisions derived from insurance contributions, they could not be considered welfare provisions with the "possibility of their restriction and discrimination by national or ethnic criteria" (pp. 6–7, translated by the author).

Adaptation strategies during crises

In light of overarching trends of urban change and growing evidence of broad groups of low-income, moderate-income, and minority urban residents being pushed out of urban neighborhoods (Blumenberg & King, 2021; Chapple & Loukaitou-Sideris, 2019; Haffner & Hulse, 2021; Hochstenbach & Musterd, 2021; Kadi & Ronald, 2014) but also highly variegated

processes and outcomes across contexts (Kadi & Ronald, 2014), scholars have increasingly paid considerable attention on what individual and collective adaptation strategies urban residents, and especially low-income and minority residents, develop in the face of crises and increasingly unaffordable and inaccessible housing (Brokking et al., 2017; Chapple & Loukaitou-Sideris, 2019; DeFilippis, 2020; DeFilippis & Teresa, 2020; DeVerteuil, 2011; Hadjimichalis, 2018; Hirschman, 1970, 1974, 1984; Hochstenbach & Musterd, 2018; Leavitt & Lingafelter, 2005; Madden & Marcuse, 2016; Marin & Vacha, 1994; Newman & Wyly, 2006; Priemus, 1986; Saegert, Fields, & Libman, 2009; Schechter, 1984; Siatitsa, 2014; Stavrides, 2016; Stavrides & Travlou, 2022; Vacha & Marin, 1993; Vaiou & Kalandides, 2016, 2017; Waldron, 2022; Wiemers, 2014; Zavos, Koutrolikou, & Siatitsa, 2017, 2018).[28]

This scholarship is an important part of broader research that has expanded the conventional ways of conceptualizing the city by illuminating the roles of broad groups of urban residents, previously "made invisible" in producing and reproducing the city, including "informal, incremental, improvised, impermanent, and insurgent" spatial practices (Cuff et al., 2020, p. 222;

[28] Compared to the global financial crisis, scholars and policy makers paid more attention to renters during the COVID-19 pandemic. Since 2020, many renters faced "*an income crisis layered atop a housing crisis* [emphasis in original]," resulting in renter distress and a number of strategies with high and lasting risks and costs, affecting both renters who did not manage to make rental payments in-full and on time and renters who did but by harmful and unsustainable means, for example by being forced to accumulate debt or cut back on essential needs such as food and health care (Aurand & Threet, 2021, July; Manville, Monkkonen, Lens, & Green, 2020, August, p. 7; 2021, July). Despite the critical value of the US Census Bureau's Household Pulse Survey (HPS) and numerous other data sources, the varied effects on renters beyond rent debt and the disparate effects on low-income renters, renters of color, and younger renters points to the vital importance of collecting timely and disaggregate data including data deriving directly from renters' own experiences and responses, in order to accurately estimate changing conditions and design effective policy interventions (Airgood-Obrycki et al., 2021, April). Renters' responses involved tapping and depleting savings, borrowing from family and friends, accumulating debt from credit cards and loans, and cutting back on other essential needs such as food and health care, agreeing on rent reductions or deferrals with landlords, and receiving various forms of government support (Airgood-Obrycki et al., 2021, April; Aurand & Threet, 2021, July; Manville et al., 2020, August). Little data exist on migrant renters, but available evidence indicates that both low-income migrant renters and landlords tended to avoid emergency rental assistance, pointing to the need for outreach and support of migrant communities and other communities that have suffered from long-term effects of exclusion from housing programs (Aurand & Threet, 2021, July, p. 5).

Tonkiss, 2019, p. 16), such as the invisible work of migrant and native women in the neighborhoods of Athens (Vaiou, 2021).

Less is known, however, about the experiences and strategies of migrant residents, and especially recently arrived migrant residents facing potentially precarious work, housing, and migration conditions, and the factors that affect their capacity to successfully adapt to changing urban conditions in times of relative prosperity or crisis (Balampanidis, 2020). This dissertation contributes insights into these adaptation strategies and the factors affecting them. Further research on these matters is timely, especially in view of new guidelines for states to pay substantially more attention to migrants' right to adequate housing irrespective of migration status (UN Special Rapporteur on Adequate Housing, 2019, December), cities with their multiple urban actors seeking to develop anti-displacement policies (Chapple & Loukaitou-Sideris, 2021, February), new rental housing policies (Kusiak, 2021), and the constitution of solidarity cities, sanctuary cities, and cities of refuge (Agustín & Jørgensen, 2019; Bosniak, 2020; Kreichauf & Mayer, 2021; Kron & Lebuhn, 2020; Lambert & Swerts, 2019; Mayer, 2018; Motomura, 2018), as well as human rights cities (Chueca, 2016; Davis, Gammeltoft-Hansen, & Hanna, 2017; European Union Agency for Fundamental Rights, 2021, October; Grigolo, 2017, 2019; Oomen, Davis, & Grigolo, 2016).

Chapter 2. The case of Athens

In this chapter, I cast a special lens on the conditions and changes in Athens as a large southern European city-region during the early 21st century from the perspective of urban and regional scholarship. Two questions have been central in analyzing contemporary socio-spatial processes and outcomes of urbanization, migration, housing, and everyday life in Athens. 1) What factors have shaped the urbanization of Athens as a southern European city, and especially, what distinguishes it from the urban development of northern European cities, and what are the commonalities with other EU cities? 2) What are the characteristics of migration to Greece and Athens since the early 1990s?

In what follows, I outline key ways in which research has addressed the previous questions and present some major empirical and theoretical findings, which can help better understand the transformations of Athens in the early 2010s.

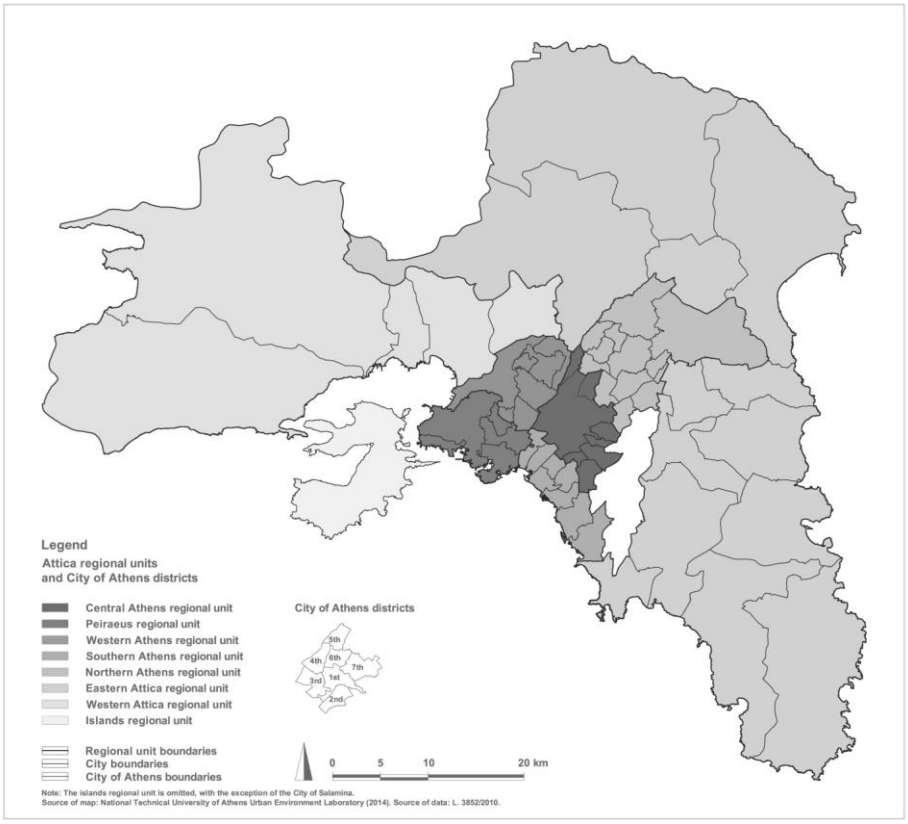
Urbanization and urban development

Athens, with nearly four million residents,[29] is one of the large, capital, southern European or Mediterranean city-regions of Europe (Figure 8). Its contemporary socio-spatial structure, urban form, and ongoing transformations are traced to both broader macro-geographical processes and more specific urbanization and urban development trajectories, stretching from the local to the global and from several decades past to the present, and analyzed from a variety of fields and theoretical perspectives (Leontidou, 1990; Maloutas, 2000; Maloutas & Spyrellis, 2015; National

[29] The 2011 Census recorded a permanent resident population of 10,816,286 in Greece, of whom more than a third or about 3.8 million (35.4% or 3,828,434 people) lived in the Region of Attiki, and of whom 664,046 lived in the City of Athens, the capital city and the largest city in Greece (Hellenic Statistical Authority, 2011a).

Center for Social Research & Hellenic Statistical Authority, 2015; Siapkidis, 2002). Research has focused on: a) the historical geography of Athens since the 19th century and its extensive growth in the post-WWII decades, often analyzed in relation to the historical geography of urban development in Southern European or Mediterranean European cities; b) the transformations of the city during the 1980s and 1990s, often examined in relation to the common and different development paths of large European cities, and the wide-ranging implications of globalization, urban restructuring, European integration, and changing social regulation at multiple scales; and c) the changing socio-spatial structure and built environment of the city in the late 20th and early 21st century, often in relation to the planning and policy frameworks that regulate them and the new planning and urban policy questions that they pose.

Figure 8. Attiki regional units and cities, and City of Athens districts, based on L. 3852/2010.



While the constitution of the Greek polis has marked its very long history, as Vaiou (2002b) points out, "Athens is a very old and at the same time, a very new city," with urban spaces and monuments traced to the antiquity and urban development since the mid-19th century shaping its modern urban history and contemporary form (p. 209). The city has undergone intensive rounds of urbanization, especially since the 1950s, but also in earlier decades and particularly in the 1920s (Mantouvalou, 1980). In recent decades, Athens has been embedded in varying degrees and ways in processes of European integration and globalization (Mantouvalou, Mavridou, & Vaiou, 1995). The city has long been both the origin of migration, often to distant places, and the destination of migration, including both domestic and cross-national migration.

Vaiou (2002b) analyzes three turning points or milestones in this modern urban history of Athens, namely, its designation as the capital of Greece in the mid-19th century, the 1920s with the arrival of 1.5 million refugees in Greece, and the aftermath of World War II and Civil War. She highlights three recent developments up to the early 2000s: the inclusion of Greece in the Eurozone, the recent migration from Balkan countries and elsewhere since the mid-1980s and early 1990s, and the 2004 Olympics.

In the course of 20th-century rounds of urbanization, and especially the intensive urbanization of Athens in the post-WWII era, both Fordist industrialization processes and the associated development of welfare states were limited across most southern European cities in comparison to northern European ones (J. Allen et al., 2004, p. 8). This had profound implications for the regional economy and labor market, housing production and provision, and social organization based on family structures, exemplifying the ambivalent roles of the state system in housing,

welfare, and much of the built environment of contemporary Athens (J. Allen et al., 2004).[30]

This framework deviated significantly from the Fordist-Keynesian state development and the associated varieties of welfare capitalism,[31] as well as from the analysis of the industrial modern metropolis drawing on the earlier Chicago School interpretations (Arapoglou, 2006), and the later large-scale development projects, zoning, and separation of functions associated with modernism (Fishman, 2011).

The economic base of Athens has been a regional economy with high levels of small businesses (self-employment with few employees, often family members), trade, tourism, and other services in the public and private sectors, construction, as well as crafts in small-scale workshops and industrial units. These activities played in the aggregate a more prominent role than large-scale manufacturing of the Fordist type as the main drivers of the economy.[32] This, however, is not to say that the role of manufacturing from the early 20th-century industrialization and well up to the 1980s should be underestimated. Rather, its role is evidenced not only from its shares in the economy and employment statistics, but also from the imprint of extensive industrial zones and

[30] For example, in the area of housing, J. Allen et al. (2004) emphasize the distinct processes of housing production and provision in cities of southern Europe as they relate to their transformations towards service-based economies—without a previous round of mass industrialization playing as dominant a role as in northern Fordist metropolises—the southern welfare systems, and the importance of family structures and strategies, as factors explaining the tenure mix, the very limited social housing, and the high levels of homeownership observed in cities of southern Europe.

[31] Scholars have often employed the work of Esping-Andersen (1990) as a basis of analysis, extending it to accommodate further differentiations (Marcińczak, Musterd, van Ham, & Tammaru, 2016, p. 373), including the "residual development of the welfare state" in the case of Southern Europe (Maloutas, 2009, p. 831).

[32] "Manufacturing activities started in the 1840s and extended along the road and rail link which connected Athens with the developing port of Piraeus (silk factory, gas works, textiles, printing, flour mills, iron)" (Vaiou, 2002b, p. 212). "Already in 1928, more than one third (34%) of the active population of Athens worked in manufacturing, the largest establishments in the country concentrated in the capital and employed 41% of the total manufacturing labor" (Vaiou, 2002b, p. 216).

monuments of industrial heritage, especially in the broader area of the port of Piraeus, the western parts of the city, and the axis connecting Piraeus and Athens. Still, the scale of manufacturing in Athens was more limited than that of core industrial regions in other European cities.

Under these conditions, scholars have investigated the hypothesis that "the way housing is provided and consumed would be distinctive in southern Europe" (J. Allen et al., 2004, p. vii), and stress the key functions of the extended family and informal arrangements involving the state, small landowners, and developers as defining differences, which rendered "self-promotion" (informal housing production) and *antiparochi* (land-for-flats between landowners and developers) in the case of Athens as the two most prominent housing production systems, resulting in successive expansions of the urban fabric and dense apartment blocks in extensive areas of the city (J. Allen et al., 2004, pp. 7–8; Tsoulouvis, 1996).

A big construction boom in the 1950s and 1960s with the erection of multiple multi-story apartment buildings replaced older low-rise housing. These conditions were accompanied by a "substantively complete absence" of social housing policy in Greece and a "predominant official view that there is no 'quantitative' housing issue in Greece" (Emmanuel, 2006, pp. 3, 15, translated by the author)—with important implications also for the post-2010 crisis conditions, leading Emmanuel (2017) to argue that "it is the crisis in the *rental sector* [emphasis in original] due to falling incomes and high unemployment that should be the main concern of social housing policy" (p. 81).

In the context of a "residual" southern-European welfare state, Kandylis, Maloutas, and Myofa (2018) show how public housing or housing estates "followed the dominant trend of the local housing provision system—i.e. the promotion of socially diffused homeownership," and how "the fact that rented social housing has never been developed in Greece has limited housing estates not only in terms of their number but also in their social function" (p. 77). Kandylis et al. (2018) estimate that "the share of people living in housing estates [public housing] in the Athens metropolitan area was about 1.6% in 2011, almost identical to that in 1991 and 2001 (1.5%)" (p. 89). Thus, as Tsoulouvis (1996) notes, a key characteristic of planning in Athens has been the disjuncture between physical and socioeconomic planning (pp. 718–719). Tsoulouvis (1996) concludes that urban planning should abandon "space determinism" and focus on "minority groups suffering from multiple social exclusion" (p. 730). Still, analyzing further these key characteristics of urban development, scholars have also stressed their mixed implications, including the positive function of small ownership in enabling access to housing, social integration, and social mobility of the city's rapidly growing population (Mantouvalou et al., 1995, p. 189).

The interrelations of informality in housing production and the role of the state have been critical in the analysis of urban and regional development in Athens, in Greece, and across southern European cities, since the early 20th century, in the first post-war decades, and to different extents up to the early 20th century. For example, Leontidou (1990) identifies two crucial turning points of socio-spatial transformation in the 20th-century urban history of Athens in the 1920s and the 1970s, marking major changes in popular land control of peripheral urban land and spontaneous urban development, and focuses especially on the 1970s as a typical Mediterranean

transition with its subsequent urban and industrial restructuring and urban development. For Leontidou (1990), "The most striking similarities among Southern cities [cities of Mediterranean or Southern Europe] mostly stem from the coexistence of 'modernity' and informality (not 'tradition'), on many levels" (p. 3). As Leontidou (1990) notes, along with comparable levels of economic development and certain geo-political and socio-economic characteristics of postwar Italy, Spain, Portugal, and Greece (p. 3), these similarities are "reflected especially in the massive postwar waves of emigration to the North, and in the urban development patterns" of southern European cities (pp. 1–2). In this analysis, Athens and other southern European cities exemplify "diverging trajectories of urban development and restructuring" from those of northern European cities, with "spontaneous urban development through popular land colonization" as a specific mode of capitalist rather than preindustrial mode of land allocation and urban development (Leontidou, 1990, p. 5).

Informality in housing and labor markets has figured prominently as a key characteristic of urban development, socio-spatial processes, and political arrangements that has long influenced the development of Greek cities and regions. Informality, spanning across many spheres of social life in Greece, and informal labor, in particular, has been central to both urban and broader regional development, has had close interrelations to formal arrangements, and has also had varied consequences and uneven effects for broad social groups (Vaiou & Hadjimichalis, 2003 [1997]). These findings applied to Athens well before the 1990s, but also had implications for migrants who settled in Athens in the 1990s and 2000s (Vaiou, 2002a, p. 373).

This was also the time of important transformations of the economic base of the region of Attiki

(the Greek prefecture that includes the Athens metro area). These are attributed to the interplay of endogenous and exogenous forces conditioning its historical pathways and reflecting the changing international and European conditions. Across Europe, these forces are associated with several developments: globalization; the rise of a New Economy or post-Fordism with flexible specialization and new technologies creating new leading sectors; an emerging international division of labor; and, a globalizing mosaic of city-regions—some of which concentrating finance, insurance, and real estate sectors (FIRE). They are also associated with further European integration, along with the restructuring and rescaling of state systems; and, increasingly global and diversified international migration. Contradictory trends of convergence and divergence have been at play, with uneven geographical development mostly intensifying between older Fordist manufacturing centers, lower-income regions, and the emerging centers of the post-Fordist economy, both within and across European countries. These trends have been addressed in different ways by urban and regional, national, and European policies.

Some important post-Fordist transformations in Athens taking place well into the 1990s have been the decline of manufacturing and increase of service industries, the decline of independent crafts and trades and increase of wage and salary work, and the increase of international migrant workers, both in small firms across the region and in dynamic industrial sectors and construction (Arapoglou, 2006, p. 22). While the effects of these transformations on many southern European economies are often seen as negative, their magnitude is also seen as milder in southern Europe, due to the limited employment in Fordist industries and the limited role of the welfare state (Maloutas, 2009, p. 831).

Morlicchio (2005), for example, examines the hypothesis that "poverty and social integration may coexist" in southern European cities (Kazepov, 2005, p. 30) and concludes that "a condition of 'integration into precariousness'" exists, reflecting distinct characteristics, causes, and effects of urban poverty in southern Europe (pp. 278–279). Morlicchio (2005) identifies distinct factors that differentiate cities of southern and northern Europe, in terms of those affected by urban poverty in southern Europe, such as "workers in the building trade, casual laborers and the long-term unemployed (mainly young and female)" rather than "the Fordist working class," and attributes the differences not only to factors deriving from industrial organization and the labor market but also to access to social services, the functions of the welfare state, and the roles of families (p. 278).

Furthermore, Vaiou (2002b) emphasizes how the changes taking place in the 1970s and 1980s and the fragmentation of land, property, and economic activity have resulted in a dense, socially mixed, and lively built environment in Athens, averting segregation (p. 221), yet lacking urban infrastructure and public space (Maloutas, 2014, p. 154). "Vertical social differentiation" (Leontidou, 1990; Maloutas & Karadimitriou, 2001, p. 699) or "vertical social segregation" in apartment buildings (with the wealthier occupying the upper floors and the less wealthy the building basements and lower floors), a phenomenon fully documented after the 2011 Census (Maloutas & Spyrellis, 2015, December, para. 1), is the norm in this built environment. However, from the 2000s onwards:

> Athens is going through a period in which patterns developed in the 'longue durée' are changing. The productive structure based on small firms and informal activities and employment patterns is restructuring and in part disintegrating, informal channels of social integration are disappearing, without any formal mechanisms replacing them, real estate capital is fast replacing family ventures. (Vaiou, 2002b, p. 223)

Nevertheless, these processes have resulted in a densely populated[33] and, in large part, socioeconomically mixed urban environment with mixed land uses (Leontidou, 1990, p. 3). At the same time, a broad northeastern–southwestern axis of socioeconomic division has persisted throughout the 20th century, accentuated by suburbanization of middle and upper-middle strata in the late 20th century (Maloutas, Emmanuel, & Pantelidou Malouta, 2006).

Furthermore, a division between center and periphery in terms of multiple deprivation deepened in the 2000s (Arapoglou, Karadimitriou, Maloutas, & Sayas, 2021, March; Karadimitriou, Maloutas, & Arapoglou, 2021), attributed to both a "crisis effect" and an "unequal growth effect" (Arapoglou et al., 2021, March, p. 16). Indeed, rising inequality was attributed to both the effects of the socioeconomic crisis and longer-standing trends (Arapoglou et al., 2021, March; Maloutas et al., 2020). Overall, key characteristics in the housing sector have been high levels of homeownership,[34] very limited public housing or large housing estates,[35] and very low residential mobility.[36]

[33] The Region of Attiki is one of the dense regions of EU-27, along with Inner London, Brussels, Wien, Berlin, Praha, Istanbul, and Bucureşti – Ilfov (Eurostat, 2010, November, p. 18). The City of Athens is one of the particularly dense cities the region. Based on Census 2001 data, permanent population density is 20,253.72 residents per km^2, and its area is 38.964 square kilometers (National Statistical Service of Greece, 2009, p. 333, Table 3).

[34] In the Region of Attiki in 2011, homeownership was 68.4% (Emmanuel, 2015, December, para. 3), while in the Urban Agglomeration of Athens, it was 67.5% (Emmanuel, 2015, December, note 2). According to the 2011 Census, 56.7% of households in the City of Athens were owners, 39.1% tenants, while only 0.4% were members of a building cooperative/society and 3.8% dwelled in another capacity (National Center for Social Research & Hellenic Statistical Authority, 2015). With regards to its population, 57.8% lived in owner-occupied dwellings, 38.9% were tenants, 0.3% were members of a building cooperative/society, and 2.9% dwelled in another capacity (National Center for Social Research & Hellenic Statistical Authority, 2015).

[35] The situation in Spain and Italy has been different, with more public housing of at least 2,000 units, but also higher levels of homeownership compared to western Europe (van Kempen, Dekker, Hall, & Tosics, 2005, pp. 9–10).

[36] Maloutas (2004) attributes the low residential mobility to factors such as the family and the housing system (p. 195).

The crisis of the early 2010s

As I previously mentioned, Doctors of the World/*Médecins du Monde*-Greece (2010, November 7) declared Athens in 2010, "a city in humanitarian crisis" (para. 1). Indeed, along with the declining Gross Domestic Product (GDP), rising unemployment, and worsening housing indicators (Chapter 1) basic socioeconomic indicators of inequality and poverty changed considerably in the late 2000s and early 2010s with the onset of the socioeconomic crisis. Figure 9 shows the changes in the Gini coefficient[37] during the 2010s in Greece in comparison to the EU-28 countries, according to the EU-SILC survey (Eurostat, 2022). The Gini coefficient was higher than the EU-28 average throughout the period and tended to increase from 2010 to 2014. The same held for the income quintile share ratio S80/S20 for disposable income[38] that increased from 5.6 in 2010 to 6.6 in 2013 (Eurostat, 2022).

The at-risk-of-poverty rate[39] also increased for Attiki from 13.1 percent in 2008, to 18.1 percent in 2012, and 20.1 percent in 2013 (Figure 10); for Greece, it increased from 20.1 percent in 2008,

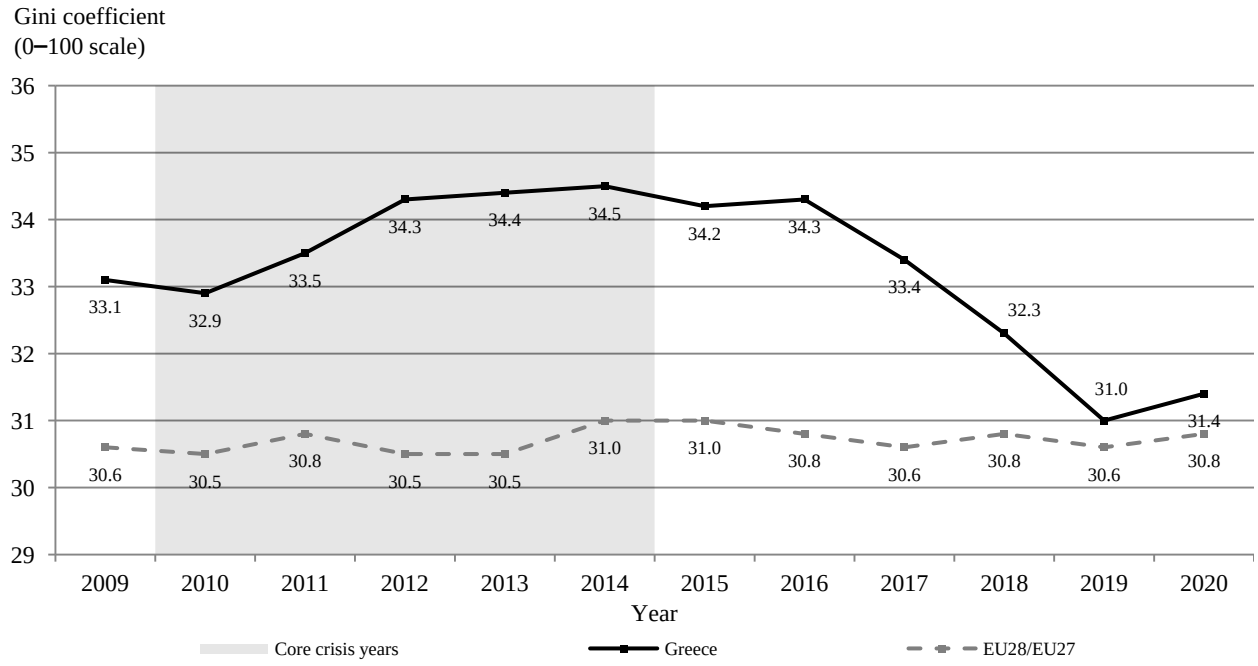
[37] "The Gini coefficient measures the extent to which the distribution of income within a country deviates from a perfectly equal distribution. A coefficient of 0 expresses perfect equality where everyone has the same income, while a coefficient of 100 expresses full inequality where only one person has all the income" (Eurostat, 2015, n.p.). In more detail: "The indicator measures the extent to which the distribution of income among individuals or households within a society deviates from a perfectly equal distribution. It ranges from 0 to 100, where 0 represents perfect equality (everyone has the same income) and 100 represents maximum inequality (all income is accrued by a single household" (Hellenic Republic, General Secretariat of the Government, Office of Coordination, Institutional, International & European Affairs, 2018, July, p. 144). The Gini coefficient was reported as part of the indicators selected regarding Sustainable Development Goal (SDG) 10: "Reduce inequality within and among countries" for a Voluntary National Review (VNR) on the implementation of the 2030 Agenda for Sustainable Development (United Nations, 2015, September 25).

[38] "*Income quintile share ratio* [emphasis in original] or the *S80/S20 ratio* [emphasis in original] is a measure of inequality of income distribution. It is calculated as the ratio of total income received by the 20 % of the population with the highest income (the top quintile) to that received by the 20 % of the population with the lowest income (the bottom quintile). All incomes are compiled as equivalised disposable income" (Eurostat, 2020c, para. 1–2).

[39] "The at-risk-of-poverty rate is the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income

to 23.1 percent in 2012 and 2013 (Eurostat, 2022). The rate of people at risk of poverty or social exclusion (AROPE indicator)[40] in Attiki increased from 22.4 percent in 2008, to 30.6 percent in 2012, and 34.0 percent in 2013 (Eurostat, 2022).

Figure 9. Gini coefficient of equivalized disposable income, Greece and EU28/EU27, 2009–2020, EU-SILC.



Note. Source of data: EU-SILC (Eurostat, 2022). See also Hellenic Republic, General Secretariat of the Government, Office of Coordination, Institutional, International & European Affairs (2018, July, p. 144).
The 2009 value for the EU refers to the EU27 (2007–2013)—the values up to 2013 are identical for the EU27 and EU28 (2013–2020). The 2020 value for the EU refers to the EU27 (from 2020). The 2019 value for the EU is an estimated value. The 2021 value for the EU is an estimated value with break in time series.

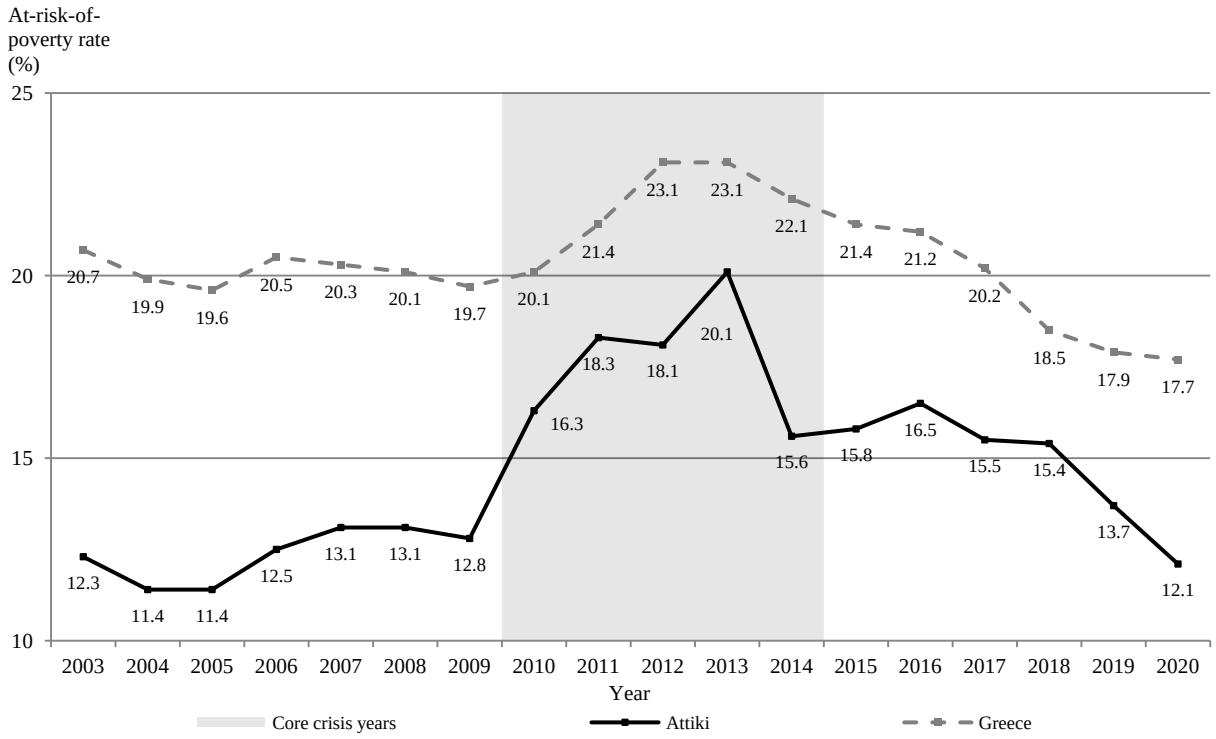
Given these changes, a study of the impact of the economic crisis and austerity measures on poverty and welfare in Athens, analyzing the period 2004–2015, showed a substantial

after social transfers. This indicator does not measure wealth or poverty, but low income in comparison to other residents in that country, which does not necessarily imply a low standard of living" (Eurostat, 2020a, para. 1–2).

[40] "At risk of poverty or social exclusion, abbreviated as AROPE, corresponds to the sum of persons who are either at risk of poverty, or severely materially deprived or living in a household with a very low work intensity. Persons are only counted once even if they are present in several sub-indicators. The AROPE rate, the share of the total population which is at risk of poverty or social exclusion, is the headline indicator to monitor the EU 2020 Strategy poverty target" (Eurostat, 2020b, para. 1).

deterioration of conditions especially in the least well-off areas (Panori & Psycharis, 2018, p. 23).

Figure 10. At-risk-of-poverty-rate by NUTS regions, Attiki and Greece, 2003–2020, EU-SILC.



Note. Source of data: EU-SILC (Eurostat, 2022).
The Attiki values refer to NUTS 1 EL3.

In addition, according to OECD and European Commission (2018) estimates, the relative poverty rates[41] for the population aged 16 and above in Greece increased between 2006 and 2015 by 0.2 percentage points for the native-born and by 7.8 percentage points for the foreign-born (p. 107). In 2015, the relative poverty rate was 18.9 percent for the native-born, and 41.7 percent for the foreign-born, whereas it was 16.8 percent and 29.5 percent respectively in the EU28 (OECD

[41] Relative poverty rate: "the proportion of individuals living below the poverty threshold. The Eurostat definition of the poverty threshold . . . is 60% of the median equivalised disposable income in each country" (OECD & European Commission, 2018, p. 106).

& European Commission, 2018, p. 107). In 2012, the relative poverty rate of individuals living in a third-country-national household was 51.1 percent in Greece (compared to 38.8 percent in the EU24) and was 20.5 percent for individuals living in a national household—compared to 16.8 percent in the EU24 (OECD & European Commission, 2015, p. 323). These specificities of urbanization and urban development of Athens and the changes in inequality and poverty played an important role in influencing the settlement patterns and prospects of migrants in Athens.

Minority residents of Athens

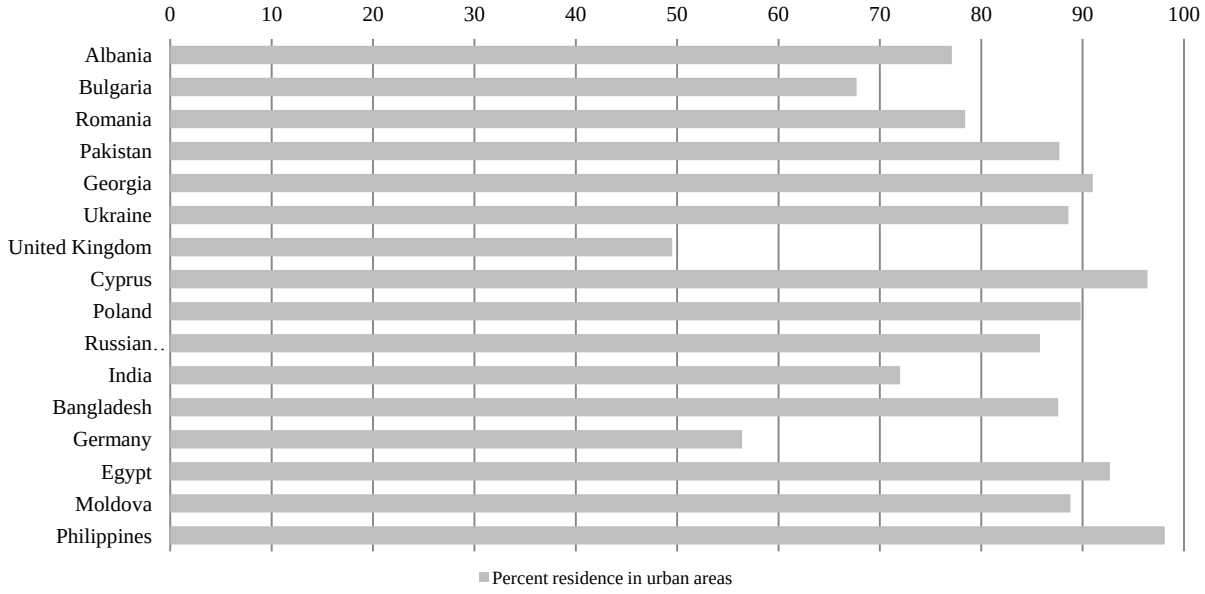
Scholars have critiqued common conceptions of the migrant population in the 1990s and 2000s as a homogenous group of people, leading to generalized abstractions such as 'foreigners' and 'immigrants,' as well as various "ethno-racial classifications" (Kandylis, Maloutas, & Sayas, 2012, p. 267).

Similarly in the early 2010s, the migrant residents of Athens were a diverse and primarily urban population. According to the Census 2011 data, nearly 91.6 percent of the permanent residents in Greece (9,904,286 people) held Greek citizenship and 8.4 percent (912,000 people) held foreign citizenship, had no citizenship or did not specify citizenship.[42] Specifically, 1.8 percent of the total resident population of Greece (199,121 people) held citizenship from other EU countries, 6.6 percent (708,054 people) from other countries, and 0.04 percent (4,825 people) were without citizenship, or did not specify citizenship (Hellenic Statistical Authority, 2011b, Demographic characteristics: Table A05).

[42] The Census reports data on citizenship rather than migration. These are not identical, as foreign nationals can have been born and lived in Greece, and both foreign and Greek nationals can have migrated to Greece from another country.

More than half of the residents with foreign citizenship held Albanian citizenship (52.7% or 480,851 people), followed by smaller shares of residents holding Bulgarian citizenship (8.3% or 75,917 people), Romanian citizenship (5.1% or 46,524 people), Pakistani citizenship (3.8% or 34,178 people), and Georgian citizenship (3.0% or 27,407 people). These groups, along with other major citizenship groups, lived predominantly in urban areas (Hellenic Statistical Authority, 2014, September 12, pp. 7–9). Figure 11 shows that the majority of 15 of the 16 largest groups of foreign nationals lived in urban areas, according to 2011 Census estimates.

Figure 11. Percent residence in urban and rural areas by citizenship, 16 major groups, Greece, Census 2011.



Note. Source of data: Hellenic Statistical Authority (2014, September 12, p. 10, graph reproduced by the author).

In the Region of Attiki, 333,315 residents held other non-EU citizenship, no citizenship, or did not specify citizenship (8.7% of its total population, 46.8% of all residents with other non-EU citizenship, no citizenship, or non-specified citizenship in Greece, and 3.1% of the total

population of Greece), of whom 44.3 percent lived in the Central Regional Unit which includes the City of Athens and seven other central cities, and 36.6 percent lived in the City of Athens (Table 2).

Table 2. Permanent residents by citizenship group, Greece, Region of Attiki, and Attiki Regional Units, Census 2011.

Permanent residence	Population	Greek citizenship[a]	Foreign citizenship		
	Total	Total	Total	EU citizenship	Other citizenship[b]
Greece	10,816,286	9,904,286	912,000	199,121	712,879
Region of Attiki	3,828,434	3,422,603	405,831	72,516	333,315
Attiki Regional Units					
Central	1,029,520	846,728	182,792	34,985	147,807
City of Athens	*664,046*	*512,386*	*151,660*	*29,670*	*121,990*
Northern	592,490	557,118	35,372	8,193	27,179
Western	489,675	455,963	33,712	5,261	28,451
Southern	529,826	487,297	42,529	8,353	34,176
Eastern Attiki	502,348	452,429	49,919	7,718	42,201
Western Attiki	160,927	146,014	14,913	1,484	13,429
Piraeus	448,997	409,129	39,868	5,355	34,513
Islands	74,651	67,925	6,726	1,167	5,559

Note. Source of data: Hellenic Statistical Authority (2011c, Demographic characteristics: Table B09).
[a]Or dual citizenship including Greek. [b]Includes no citizenship or not specified citizenship.

More specifically, of the 664,046 residents of the City of Athens that the Census 2011 recorded (6.7% of the total population of Greece), 512,386 residents held Greek or dual citizenship including Greek, 29,670 held other EU citizenship, and 121,990 held other citizenship, no citizenship, or did not specify citizenship, constituting 18.4 percent of the total population of the City of Athens, 3.2 percent of the total population of the Region of Attiki, and 1.1 percent of the total population of Greece (Hellenic Statistical Authority, 2011c, Demographic characteristics:

Table B09). According to OECD (2018) estimates, 23 percent of the population of the City of Athens were migrants in 2011, yet the definition was classified as unclear (p. 28).

The Census 2011 data confirm the importance of the urban dimension for the residence of people with citizenship other than EU citizenship. Along with the City of Athens, on the municipal level, nearly one in four permanent residents of Greece with other citizenship (24.8%) lived in five Cities, four large cities of Attiki and the City of Thessaloniki, according to the 2011 Census (Table 3).

Table 3. Permanent residents by citizenship group, municipalities with the largest number of residents with other citizenship, Census 2011.

Permanent residence	Population	Greek citizenship[a]	Foreign citizenship		
	Total	Total	Total	EU citizenship	Other citizenship[b]
Greece	10,816,286	9,904,286	912,000	199,121	712,879
City					
City of Athens	664,046	512,386	151,660	29,670	121,990
City of Thessaloniki	325,182	299,874	25,308	3,900	21,408
City of Piraeus	163,688	146,938	16,750	2,462	14,288
City of Kallithea	100,641	88,711	11,930	1,932	9,998
City of Nikaia–A. Ioanni Renti	105,430	95,307	10,123	1,167	8,956
Total	1,358,987	1,143,216	215,771	39,131	176,640

Note. Source of data: Hellenic Statistical Authority (2011c, Demographic characteristics: Table B09).
[a]Or dual citizenship including Greek. [b]Includes no citizenship or not specified citizenship.

Therefore, a minority of the permanent population of Greece, the Region of Attiki, and the City of Athens did not hold Greek or other EU citizenship in 2011, according to the most complete data available. This minority was diverse on accounts of citizenship, and with regards to other

sociodemographic characteristics as well as legal statuses. Furthermore, this population resided to a larger extent in urban areas: primarily in Attiki, the largest region of Greece, where more than a third of the total permanent population of Greece resided, and across the region, but especially in its largest city, the City of Athens. Most new residents of the City of Athens between 2006 and 2011 came from non-European countries. The Census 2011 recorded 7,997 people with foreign citizenship and 1,904 people with Greek citizenship who migrated from abroad within the preceding year to the City of Athens (Hellenic Statistical Authority, 2011a). Among them, 3,200 migrated from other EU countries, 813 from other European countries, and 5,888 from non-European countries (Hellenic Statistical Authority, 2011a). The same held for people who migrated from abroad to the City of Athens within the preceding five years: 33,162 had foreign citizenship and 8,051 had Greek citizenship (Hellenic Statistical Authority, 2011a). Among them, 20,899 lived previously in non-European countries, 13,809 in EU countries, and 6,505 in other countries of Europe (Hellenic Statistical Authority, 2011a). In terms of the permanent population of Athens aged five years and over who did not live in the City of Athens five years earlier, 39,916 used to live abroad, 30,385 in a different Greek region, and 11,917 in another City of Attiki (Hellenic Statistical Authority, 2011a).

The Census data provide additional insights into employment. The total economically active population of Greece was 4,586,636 persons, of whom 3,727,633 persons declared employed and 859,003 persons declared unemployed, according to the 2011 Census (Hellenic Statistical Authority, 2014, September 3, p. 1).[43] About a tenth of those who declared employed did not

[43] The 2011 Census definitions of employed and unemployed are as follows: i) "Employed are the persons aged 15 years or older, who during the week preceding the Census, declared: (a) that they worked, even for just one hour, for pay or profit, in cash or in kind (b) they were not at work but had a job or business from which they were

hold Greek citizenship, being an integral part of the workforce and making an important contribution to the Greek economy. Table 4 shows the percent distribution of employed persons at the country level by major occupational group and two categories of citizenship status, Greek or other, according to the Census and the International Standard Classification of Occupations 2008 (ISCO-08).

About three in four (76.8%) of all employed workers with other citizenship at the country level worked in three major ISCO-08 groups (9, 7, and 5), according to data available from the Census 2011: 36.9 percent in elementary occupations, 22.5 percent in crafts and related trades, and 17.5 percent in service and sales. About four in 10 (40.6%) of workers with Greek citizenship were employed in the three occupation groups: 6.3 percent in elementary occupations, 11.1 percent in crafts and related trades, and 23.3 percent in service and sales.[44] Maloutas (2009) emphasizes for the pre-crisis years, however, that migrants were "not massively push[ed]" to advanced

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temporarily absent;" and, ii) "Unemployed are the persons aged 15 and over who during the week preceding the Census, declared: (a) that they were without work i.e., they were neither employed nor self-employed, or (b) they were currently available for work, i.e., they were ready to start working as salaried employees or self-employed during the week preceding the Census and for two weeks after the Census and (c) they were seeking a job, i.e., they had taken all the necessary steps to search for a salaried job or self-employment, within 4 weeks from the end of the week preceding the Census" (Hellenic Statistical Authority, 2014, September 3, p. 9).

[44] Kandylis et al. (2012) found between 70 and 90 percent employment of migrants in lower technical and routine work, despite variations in gender and citizenship—in comparison to 24 percent of Greeks—in 2001 (p. 271–272). Arapoglou (2006) also found that about two thirds of immigrant workers (all foreign nationals) in 117 Cities of Athens in 2001 worked in elementary occupations (36.7% of immigrant workers, compared to 10.4% of Greek workers, ISCO88 group 9) or craft and related occupations (30.9% of immigrant workers, compared to 13.5% of Greek workers, ISCO88 group 7), about a tenth worked in service and sales occupations (12.1% of immigrant workers, compared to 13.8% of Greek workers, ISCO88 group 5), and had limited presence in all other occupational groups (p. 22). Migrants worked both formally and informally, in both growing and declining sectors (Arapoglou, 2006, p. 17). According to Ministry of the Interior data as of 15 October, 2007, "About 32 per cent of all migrants work in construction, 20.5 per cent as household help, 12.8 per cent in manufacturing, 11.6 per cent in commerce and repair work, 8.2 per cent in hospitality, and 6 per cent in agriculture" (International Organization for Migration, 2008, October, p. 18). The difference between the shares of migrants and natives in elementary occupations was particularly high in Greece in the 2010s as well, with migrants six times more likely to work in them—and significantly higher than this difference both in the rest of southern Europe and across EU and OECD countries (OECD & European Commission, 2018, p. 84).

marginality due to the structure of the labor market[45] and the residual welfare state, covering the needs of small family businesses[46] and the increasing need for personal services (p. 832).[47]

Table 4. Percentage distribution of employed persons with Greek and foreign citizenship by occupation, Greece, Census 2011.

		By group				Aggregate	
		Foreign citizenship, not specified or without citizenship		Greek citizenship		Total	
		N	Percent	N	Percent	N	Percent
Occupation	**ISCO-08**						
Managers	**1**	8,604	2.20%	209,833	6.29%	218,437	5.86%
Professionals	**2**	13,624	3.48	665,170	19.94	678,794	18.21
Technicians and associate professionals	**3**	7,885	2.01	322,302	9.66	330,187	8.86
Clerical support workers	**4**	11,114	2.84	282,174	8.46	293,288	7.87
Service and sales workers	**5**	68,282	17.45	776,420	23.27	844,702	22.66
Skilled agricultural, forestry and fishery workers	**6**	33,753	8.62	282,637	8.47	316,390	8.49
Craft and related trades workers	**7**	88,030	22.49	370,153	11.09	458,183	12.29
Plant and machine operators, and assemblers	**8**	15,735	4.02	219,108	6.57	234,843	6.30
Elementary occupations	**9**	144,371	36.89	208,438	6.25	352,809	9.46
Total		391,398	100.00%	3,336,235	100.00%	3,727,633	100.00%

Note. Source of data: Hellenic Statistical Authority (2014, September 3, p. 4, Table 2).
Percentages may not total 100 due to rounding.

Little is known about the housing conditions of migrants in the early 2010s. In the 2000s, housing conditions in Athens, such as tenure, domestic space per capita, and availability of

[45] Generally, however, about seven in 10 surveyed Athens residents disagreed that in this city, it is easy to find a good job already in 2009—42 percent strongly disagreed, 29 percent somewhat disagreed, 21 percent somewhat agreed, and five percent strongly agreed (European Commission & the Gallup Organisation, 2009, November, pp. 10–12, 108–109).

[46] Self-employment is prevalent in Athens and the highest among OECD countries (Maloutas, 2014, p. 155).

[47] Aging and the increasing participation of native women in the labor market led to the increase of this need, covered predominantly by migrant women (Maloutas, 2014, p. 156).

heating, differed both between Greeks and migrants and among and within ethnic groups, according to an analysis of the 2001 Census data (Kandylis et al., 2012). However, while most migrants remained renters and many faced precarious housing conditions, Balampanidis (2020) found that some migrants managed to improve their housing conditions and even buy houses, suggesting seeing urban space as an "opportunity framework" and migrants as "active agents" (p. 230). Furthermore, many migrants lived in socioeconomically and ethnically mixed areas (Arapoglou & Maloutas, 2011; Kandylis, 2015; Kandylis et al., 2012; Maloutas & Spyrellis, 2020; Panori, Psycharis, & Ballas, 2019; Vaiou, 2002b). Migrants and natives developed social relations and actively participated in the everyday life of the neighborhood and the city (Vaiou et al., 2007). For example, by studying the central neighborhood of Kypseli, Balampanidis and Polyzou (2012) found that out of 11,213 apartments recorded, about 14 percent were vacant and another 14 percent were occupied by migrants, resulting in lower vacancy rates, less abandonment, more employment for housing professionals, and maintenance and upgrading of the housing stock. Therefore, beyond their high employment rates and contribution to the regional economy, migrants also contributed to everyday life in the city.

Concurrently, however, a study of multiple deprivation between 1991 and 2011 including the three domains of employment, education, and housing, found worsening deprivation in the central areas of Athens and the most negative effects on "those outside the Greek family-centered and homeownership-based model" (Karadimitriou et al., 2021, p. 1). According to Maloutas et al. (2020), the socioeconomic crisis exacerbated inequalities and unequal access to housing, with the latter traced mainly to longer-term processes of deteriorating inclusion and the persistent lack of housing policies (p. 7). These developments particularly affected low-income

tenants, migrants, and refugees—with declining incomes and rising unemployment directly resulting in further deterioration of their housing conditions and prospects (Maloutas et al., 2020, p. 11). The lack of tenant protections, especially since the liberalization of housing of the 1990s, reflecting the persistent treatment of housing as an individual matter, meant that those lacking resources from family and social networks, were faced with moves, doubling-up, and evictions (Maloutas et al., 2020, p. 9). Yet no detailed studies of the housing experiences and adaptation strategies of low-income tenants, migrants, and refugees in the early 2010s could be located. The following chapter presents the data and methods employed to address this gap.

Chapter 3. Data and methods

This chapter presents the data and methods of the empirical study and explains the basic reasoning behind their selection, as well as how I addressed some of the methodological limitations. It develops in four sections: a) research context; b) primary and secondary data sources; c) data and methodological tasks; and, d) methodological challenges, responses, and limitations.

Research context

As I note above, the primary research question is how migrant residents facing potentially precarious conditions experience and respond to sudden urban crises, such as the one that hit Athens, Greece in the early 2010s in terms of their housing arrangements. More specifically, I focus on the experiences of residents of Athens who had recently migrated from non-EU and lower-income origins, I seek to identify the types of adaptation strategies that they developed to respond to the crisis, and compare these experiences and strategies to those of Greek residents by testing some hypotheses. I also inquire about the factors that influenced the migrant residents' capacity to adapt and successfully respond to the sudden urban crisis.

To address the previous topics, I conducted a case study of minority and Greek residents of Athens in the early 2010s (Creswell, 2013; Flyvbjerg, 2006; Mukhija, 2010; Ragin & Becker, 1992; Stake, 1995; Yin, 2009). I adopted a within-case approach (Gerring, 2004, 2007; Mukhija, 2010) and employed primarily qualitative methods, as well as some basic quantitative methods. More specifically, I consulted the literature and other secondary data sources from the reference

period 2010–2012, as well as from preceding and subsequent years, to inform my empirical study and compare and contrast my findings to those of the literature, and:

a) I conducted 64 semi-structured in-depth face-to-face (FTF) interviews with minority residents of Athens (Group A, *n* = 64), inquiring about changes in their socio-spatial practices and conditions of living between 2010 and 2012 compared to previous years, as well as their perspectives and responses regarding their housing spaces and everyday life;
b) I conducted two paper-based self-administered surveys with open and closed questions with two groups of both Greek and minority residents on some of these issues in 2010 (Group B, *n* = 144) and 2012 (Group C, *n* = 56);
c) I conducted 12 informal non-structured interviews with key informants—urban scholars and members of organizations related to migrants in Athens.

Primary and secondary data sources

Selection criteria of the interview and survey groups

A total of 264 individuals participated in the interviews and surveys. All three samples, Group A, Group B, and Group C, were purposefully selected samples because of the lack of an official population census statistics frame that could help me establish population and sampling frames and allow for simple random samples of residents meeting specific criteria.[48] Therefore, the samples were not simple random samples or SRS. I considered this and other limitations for

[48] Issues pertinent to the net coverage error rates of the resident population, and especially of the urban foreign population (foreign and native citizens, urban and rural areas of Greece) are analyzed by the Census 2011 Post Enumeration Survey 2011: "[R]egardless [of] urbanization, the coverage error rate for foreign citizens is much higher than the coverage error rate for nationals. For Greece as a whole, for every 10,000 foreign citizens in the resident population, the Census enumerated 9,343 of them, while for every 10,000 Greek nationals in the resident population the Census enumerated 9,746 of them. Moreover, it should be noted that the coverage error rate of foreign citizens in urban areas (7.56%) is significantly higher than the respective one in rural areas (2.59%)" (Hellenic Statistical Authority, 2014, September 12, p. 16).

defining the selection criteria and interpreting the findings.

The overarching objectives of group selection and sampling procedures were twofold: to reach minority groups that are among the least covered by official large-scale statistics and could potentially face particular challenges both before and during the crisis; and, to obtain the maximum variation possible along various sociodemographic characteristics of Greek (and to the extent possible also minority) participants for the administration of the surveys. This choice of focus on minority residents derives from two considerations. First, while migrants, asylum-seekers, and refugees are a heterogeneous group, they were among the most underrepresented, least covered, and most difficult-to-reach groups living in Athens, and there was very limited knowledge about their housing and everyday life and the challenges they faced both before and during the crisis. This held particularly for residents who had recently migrated to Athens compared to longer-established groups.

Second, there was very little knowledge about their adaptation strategies and responses to urban change, at a time when growing needs led the Doctors of the World/*Médecins du Monde*-Greece (2010, November 7) to declare Athens "a city in humanitarian crisis" (para. 1), with particular reference to migrants, asylum-seekers, and refugees. The objective of the surveys was to examine indicative commonalities and potential differences between the socio-spatial practices, perspectives, and responses of the minority group (Group A) and broader groups of primarily Greek residents (Groups B and C) living both in the City of Athens and across the region of Attiki and working in various sectors, that is residents with more varied housing tenure, occupations, and employment status.

Based on these considerations, I chose interview subjects that met three major criteria: a) non-EU citizenship, and thus, being treated as third-country nationals, including migrants, asylum-seekers, and refugees, and from origins with lower Gross National Income (GNI) per capita and Human Development Index (HDI) than Greece—based on two international country classifications, the World Bank Atlas Method (World Bank, 2015, July) and the United Nations (UN) HDI (UNDP Human Development Report Office, 2015); b) residence in the City of Athens in rental housing, or with a tenure status other than homeownership; and, c) occupation in major groups 7, 9, and 5 of the International Standard Classification of Occupations 2008 (ISCO-08), that is primarily workers in craft and related trades, elementary occupations, and service and sales—concentrating about three fourths of employed persons with foreign citizenship in Greece in 2011 (Hellenic Statistical Authority, 2014, September 3)—but also included participants who declared unemployed and unpaid, or reported secondary and previous occupations. Two additional criteria included: length of stay in Athens for at least 12 months and preferably for a few years up to a decade; and consent to be interviewed in the languages available—Greek, English, French, or Arabic. The surveys sought to reach residents living both in the City of Athens and other cities of the metropolitan area but, due to resource limitations, they were also limited by the languages available—Greek, English, or French.

The purpose of the 64 semi-structured in-depth interviews was to gain in-depth insights into changes in housing and the everyday-life experiences of minority residents of Athens during the crisis from their own perspectives, and assess their adaptation strategies to respond to these changes. Additionally, the surveys, as well as the secondary data, were intended to help me explore whether the changes in conditions and responses to these changes identified by the

interviewees would possibly hold for broader groups, wider areas, and different indicators or run counter to the findings deriving from the single interview group (Shadish, Cook, & Campbell, 2002, p. 38; Yin, 2009).

Interview and survey administration

Issues of sampling and recruitment for in-depth face-to-face interviews become more challenging in the cases of so-called hidden populations (e.g., van Meter, 1990), rare populations (Groves et al., 2004, p. 83), hard-to-find populations (Treiman, 2009), but also in the case of rare events mostly in medical research, or studies of new and hidden homelessness (Conroy & Heer, 2003; B. A. Lee, Tyler, & Wright, 2010). Researchers have proposed and developed various methods, such as chain referral sampling (Biernacki & Waldorf, 1981) or targeted sampling options for hidden populations (Watters & Biernacki, 1989). I reached the interviewees for this study in public spaces—10 squares or parks of the City of Athens, with local or regional reach—and through three organizations—engaged in various activities in support of neighborhoods and various groups, including offering free language courses.[49] I interviewed all prospective participants who could be reached, met the eligibility criteria, provided their consent, and could arrange a time for one or more interview sessions, in order to document the widest possible variety of experiences and perspectives in as much detail as possible, and identify some common themes with some confidence, within the resource limitations of a single case study (Mukhija, 2010; Yin, 2009). The duration of each interview was on average two hours and a quarter—

[49] Squares and parks: Ameriki square, Attiki square, Goudi park, Exarcheia square, Kypseli square, Lagoumitzi park, Monastiraki square, Omonoia square, Syntagma square, and Vathi square. Organizations: Agora of Kypseli, Migrants Social Center, and Sunday School of Migrants. These organizations had a regional draw and their activities were open to migrants, asylum-seekers, and refugees with varying sociodemographic characteristics. I screened potential interviewees during informal discussions by introducing the objectives of the study and asking five questions.

ranging from 30 minutes to eight hours in the case of multiple sessions that followed participants over time, with interviews of less than one hour in eight cases and more than four hours in another eight cases. More than two thirds of the interviews were conducted in one session (68.75%), while the rest were conducted in two or more sessions. They took place in houses, coffee shops, organizations, and public spaces. I recorded all interviews, except one. The interviews had a total duration of 145 hours. To protect confidentiality, I replaced the names with pseudonyms.

A total of 200 individuals completed and returned the questionnaires of the paper-based self-administered survey. I distributed the survey in Greek and English (as well as in French upon request) in a public space of regional significance, the Metropolitan Park of Goudi, during the largest annual, multi-day, and multicultural festival in Athens. The festival had an estimated regional draw of 20,000 to 25,000 attendees per year and was organized with the participation of more than 225 organizations. The response rate of the survey was 72 percent in 2010 and 70 percent in 2012. Its distribution in person and the time of—up to three days—given to participants to complete and return the survey in an envelope to a mailbox may have contributed to these high response rates. While key sociodemographic characteristics, including citizenship status, were expected to be varied, respondents were likely to be younger and more active participants in the social and political life of the city than an SRS of the general population—even though many reported visiting the annual festival for the first time. Therefore, findings should not be extrapolated to broader population groups. However, the fact that festival participants had varied occupations, varied areas of residence, and possibly extensive mobility across the city, as indicated by their festival attendance, may have helped provide more

extensive, detailed, and accurate perspectives on many of the survey questions and may have been a better option compared to the alternative options considered—i.e. phone surveys, internet surveys, and paper-based self-administered surveys in universities or public spaces across the region.

Characteristics of the total sample and interviewees

Participants' length of stay in the city, residential areas, work location, tenure status, occupation, citizenship and place of birth, sex, age, and education varied considerably. The resulting total sample (N = 264) consisted of: recent and long-time residents of Athens; living in 40 different municipalities of the Region of Attiki (with nearly half living in the City of Athens); working in 34 different municipalities (with nearly half working in the City of Athens); renters, owners, or residents with another tenure status; reporting more than 70 occupations; with citizenship from more than 20 origins, reporting 31 different identifications including dual citizenship, and place of birth in more than 65 cities (though majority Greek); majority male in groups A and C (92.2% and 56.6% respectively) and majority female in group B (60.7%); from 17 to 65 years old (with about three fourths belonging to the 20–39 age cohorts); with a range of education from no schooling to dual graduate degrees (nearly one fourth being secondary or high school graduates, half having attended college or technical school, and nearly one fourth having attended graduate school).

Despite the eligibility criteria and resource limitations, the interview group also demonstrated variation. Nearly all interviewees were residents of Athens for up to a decade.[50] At the time of

[50] Nearly one fifth had lived in Athens for one to two years and another fifth for nine to 10 years. Four lived in

the interview, they lived in 14 different areas,[51] and almost all lived in rental housing.[52] In terms of occupations, nearly two thirds were craft and related trades workers, primarily in building and construction,[53] but also pastry-cooks and confectionary makers, tailors, and shoe makers. The other third were workers in elementary occupations, service and sales workers, professionals, unpaid family workers, and clerical support workers.[54] Some interviewees reported different secondary and previous occupations in Athens, in their origins, or elsewhere. Some other characteristics of respondents were less varied. They were predominantly male,[55] their age ranged from 20 to 54 years but most were 34 years old or younger,[56] most were either married/in civil union or single,[57] and many had children.[58] They reported 14 citizenship or ethnic group affiliations,[59] and their families lived in Athens, in their country of origin, as well as in several

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Athens for more than a decade.

[51] These areas were: A. Panteleimonas, Alexandras, Attica, Gkyzi, Goudi, Mets, Michail Voda area, Koukaki/Syggrou-Fix, Kypseli, N. Kosmos, Omonoia, Pagrati, Thisseio, Vathi square/Acharnon. They had also lived in other areas of the City of Athens or in other cities of the Region of Attiki in the past.

[52] Three lived either in an abandoned building or in their workplaces.

[53] They were building and related trades workers, excluding electricians; concrete placers and finishers; floor layers and tile setters; plasterers; insulation workers; plumbers and pipe fitters; air conditioning and refrigeration mechanics; painters and related workers; structural metal preparers and erectors; and building and related electricians.

[54] They were street vendors excluding food, building construction laborers, and domestic cleaners and helpers; shop keepers; a systems analyst, a sociologist, and an actor; and a general office clerk.

[55] Only five interviewees were female. This is due in part to the predominantly male composition of migrant groups from the mid-2000s onwards (Kandylis et al., 2012; Maloutas, 2014, p. 156) and the limitations of languages available.

[56] Nearly seven in 10 were in the 25 to 34 age cohort.

[57] More than four in 10 interviewees were married/in civil union and about one third were single—the rest were in partnership, divorced, or widowed.

[58] More than four in 10 had children.

[59] They identified as Afghan, Albanian, Algerian, Arab Bedouin, Bangladeshi and Bangladeshi–Indian, Egyptian, Iraqi, Kurd, Moroccan, Palestinian and Palestinian–Lebanese, Senegalese, and Syrian. However, more than 200

other places in Europe and beyond. Their education ranged from no schooling to college degrees, but most had completed up to secondary school.[60]

Secondary data

I used secondary data from European and international sources to inform my research, including scholarly work and various reports on issues of housing and everyday life in Athens in the 2000s. These and more recent data allowed me to undertake some basic comparisons and validate or question the empirical findings. The Greek 2001 and 2011 Population and Housing Censuses and the Panorama of Census data 1991–2011 set the basis (National Center for Social Research & Hellenic Statistical Authority, 2015), along with the EU Survey of Income and Living Conditions (EU-SILC), the EU Labor Force Survey (EU-LFS) and country-level, regional, and urban data compiled by Eurostat, the European Union Agency for Fundamental Rights (FRA), the UN, the International Labor Organization (ILO), and other international organizations.

For the construction of the survey instrument and interview guide, I consulted the establishment of the objectives of EU-SILC (Regulation (EC) No 1177/2003)[61] and previous rounds of data and reports (e.g., Guio, 2005). Among other secondary sources serving this purpose was the US Census, the American Housing Survey (AHS), the Current Population Survey (CPS), the General Social Survey (GSS), and the Survey of Income and Program Participation (SIPP), including its

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groups were identified in the City of Athens and the metropolitan region in the 2000s (Kandylis et al., 2012, p. 269; Vaiou et al., 2007, p. 32).

[60] About six in 10 had completed primary or secondary school.

[61] The aim of EU-SILC is described in article 1 and focuses on data on income, poverty, and social exclusion, comparable across the EU member states and over time (Regulation (EC) No 1177/2003, p. 2).

extended measures of well-being (Rogers & Ryan, 2007, April, p. 1). I also consulted publications referring to country-level data during the 2010–2012 period and previous and subsequent periods, as broader indicators that would allow for comparison with the empirical data across contexts and over time (Di Falco, 2014, July; Eurostat, 2022). Examples are the European Social Survey (ESS), which provides comparable data for 2004 (Round 2) and 2010 (Round 5), focusing on aspects of the economic crisis as they affected work quality and social integration in 19 countries (Gallie, 2013, April), European Commission (EC) and Organization for Economic Co-operation and Development (OECD) reports (OECD, 2012; OECD & European Commission, 2015, 2018), and two surveys by the European Foundation for the Improvement of Living and Working Conditions (Eurofound), the EU Agency for the improvement of living and working conditions, the European Quality of Life Survey (EQLS) (Eurofound, 2012, 2013a, 2013b) and the European Working Conditions Survey (EWCS) (Eurofound, 2019).

Additional measures and indicators that were helpful included the EU-SILC 2014 (Commission Regulation (EU) No 112/2013) and 2015 (Commission Regulation (EU) No 67/2014) modules on financial stress, basic needs, leisure and social activities, durables, children's basic needs and educational or leisure needs, and social and cultural participation.[62] There are two major issues with most of the secondary data: first, they most often refer to the country level rather than the intra-urban, urban, or regional levels; and, second, urban, minority, and lower-income residents

[62] Regulation (EU) No 67/2014 includes a list of target secondary variables for the 2015 module on social and cultural participation (such as participation in cultural or sports events, practice of artistic activities, integration with relatives, friends, and neighbors, and formal and informal social participation), and material deprivation (such as household-level financial stress, personal-level basic needs, lack of access to leisure and social activities or durables).

are underrepresented. Yet, such data provide particularly valuable cross-country and longitudinal insights on broader population groups.

Subsamples used in the empirical analysis

I used the three subsamples of the total sample, Group A, Group B, and Group C, in the empirical analysis. However, the primary focus of the analysis is on Group A. Through the semi-structured, in-depth face-to-face interviews, participants of this group provided more in-depth reporting on changes in their everyday lives, including detailed housing histories, work histories, and accounts of changes in the use of urban spaces, compared to participants of Groups B and C, who completed the paper-based self-administered questionnaires (SAQ).

Furthermore, for the purposes of the empirical analysis, I constructed two citizenship groups, referred to as minority and Greek participants. The minority participant group included participants who held citizenship from non-EU countries with lower measurements, compared to Greece, in terms of income per capita, as well as longevity, education, and income. Based on two international country classifications, the World Bank Atlas Method and the UN HDI, these countries were defined as non-EU countries or economies with lower GNI per capita[63] and HDI[64]

[63] Citizenship from non-EU and lower-income economies, countries, and territories compared to the economy of Greece is considered to be citizenship from these economies as defined by GNI per capita using the *World Bank Atlas* method developed by World Bank (2015, July).

[64] The same classification of citizenship groups from non-EU and lower-income countries derives from the Human Development Index, a composite index of longevity, education, and income, "measuring average achievement in three basic dimensions of human development—a long and healthy life, knowledge and a decent standard of living" developed by the United Nations Development Programme, Human Development Report Office (UNDP HDRO) to extend beyond GDP and related income indicators (UNDP Human Development Report Office, 2015, p. 211). Specifically, UNDP classifies Greece at the very high human development category with an HDI rank of 29.

classification than that of Greece during the period 2010–2012.[65] The other participant group included participants who held Greek citizenship (Table 5).[66]

Table 5. Percent distribution of participants by broad group of citizenship (N = 264).

	By group						Aggregate			
	Group B		Group C		Group A		Groups B & C		Total	
	N	Percent	N	Percent	N	Percent	N	Percent	N	Percent
Citizenship										
Citizenship from non-EU- and lower-income origins	17	11.89%	3	5.66%	64	100.00%	20	10.20%	84	32.31%
Greek citizenship	118	82.52	48	90.57	–	–	166	84.69	166	63.85
Dual citizenship including Greek citizenship	5	3.50	1	1.89	–	–	6	3.06	6	2.31
Citizenship from other EU countries or higher-income countries	3	2.10	1	1.89	–	–	4	2.04	4	1.54
NA	–	–	–	–	–	–	–	–	–	–
Total	143	100.00%	53	100.00%	64	100.00%	196	100.00%	260	100.00%
Missing	1	0.69	3	5.36	–	–	4	2.00	4	1.52

Note. Percentages are calculated for non-missing data. Percentages may not total 100 due to rounding.

This working classification into minority and Greek residents was intended to best approximate residents who did not have rights associated with Greek or EU citizenship and were also likely to be living under precarious conditions in Athens, and residents who had full formal citizenship rights. Other surveys and in-depth studies have pointed to a divide between EU citizens and third-country nationals from lower-income countries in several European cities and countries (Dikeç, 2007; Eurostat, 2014, November 21; Kandylis et al., 2012; OECD, 1998, 2012; OECD & European Commission, 2015, 2018). My purpose was, therefore 1) to explore the extent to

[65] New and alternative measures at more detailed spatial scales than countries have been in the process of development. Their aim is to capture more fully conditions of cities and their residents than do country-level measures, and their development is seen as "an unprecedented and cutting-edge scientific endeavor" (UN-Habitat, 2013, p. 14). Similarly, new indicators on the conditions of European regions have been under development (European Commission Directorate-General for Regional and Urban Policy Economic Analysis Unit, 2016, February, pp. 2–3).

[66] Participants who held dual citizenship were excluded from this analysis.

which aspects of such a divide might have applied to the case of Athens under conditions of crisis and if they were reflected in the housing conditions of migrant residents, and 2) to examine potential commonalities and differences between migrant residents and Greek residents in their responses and adaptation strategies.

However, the construction of categories and indicators and the inherent within- and between-group variations raises considerations pertaining to validity (Shadish et al., 2002, p. 38). In this case, sociodemographic differences which cannot be estimated exist within and between these broad groups with the highest differentiation in their formal citizenship status and among people with citizenship from specific countries, both at the sample and population levels. Residents who were not included in this minority group, including residents with Greek citizenship, citizenship from EU member states or citizenship from higher income or higher HDI countries could also be facing particular and multifaceted challenges in their everyday urban life.

Yet residents with citizenship from non-EU, lower-income countries or countries with lower HDI who had migrated to Athens often recently, were more likely to face particular challenges than residents who had migrated to Athens and held citizenship from countries classified as higher-income and higher-HDI ones. With these considerations, I excluded residents from OECD countries, or residents from other EU member states, who did not hold citizenship from Greece, but held rights applying to EU citizens across member states, from this classification of minority and Greek participants. Based on the citizenship criterion, I present results for all groups (n = 250) and for groups A and C to whom supplementary questions were asked (n = 115).

Data and methodological tasks

Overview of the empirical analysis

For the analysis of the empirical data, I employed primarily qualitative methods to analyze the interviews, while paying special attention to the locations of activities reported. I also used descriptive statistics and nonparametric tests to analyze and compare some of the survey findings. The responses to the open-ended questions and the subsamples from the interviews and the 2012 survey provided insights into changes in housing conditions and everyday life that minority and Greek residents experienced, as well as their reactions, responses, and adaptation strategies. The interviews provided more in-depth insights into experiences related to housing and everyday life of the minority participants in the early 2010s, based on their accounts and perspectives. I sought to document their conditions and practices, centering on their housing histories, to better understand the changes experienced and their responses to these changes, and compare these experiences with those of Greek participants and to findings from other sources.

Interviews and surveys

Following a brief explanation of the main commonalities and differences between the surveys and the interviews, this subsection presents the question objectives, formats, and contents of the interview guide, as well as the methods of analysis.

Similarities and differences between the surveys and the interviews

I tried to utilize the surveys and interviews so that they complement each other. The value of the qualitative interviews, compared to the standardized paper-based self-administered surveys, lies in their potential to provide more in-depth insights into the socio-spatial practices and

perspectives of participants (Creswell, 2013, p. 44; Weiss, 1994, 2004). Their main disadvantage is the tradeoff in breadth. The objective of the interviews was threefold. First, the interview process sought to collect responses to predefined broader questions—the 29 standardized closed-ended and open-ended questions including supplementary questions asked in the 2012 survey (Appendix)—in order to enable basic comparisons among groups and modes.[67] Therefore, I also administered the survey instrument to interview participants, and it formed the basis for the development of the themes of the semi-structured, in-depth interviews. Second, the interviews sought to depart from standardization and uniformity to "gain the coherence, depth, and density of the material each respondent provides" (Weiss, 1994, p. 3). Third, the interviews sought to identify potential factors influencing the adaptation strategies and responses of the minority participants to the changes experienced, according to their perspectives.

Question objectives

The questions in the semi-structured in-depth interviews had one or more of the following objectives: a) obtain basic responses and descriptions of spaces used, changes of practices and conditions, and important events in the lives of participants; b) clarify or confirm participants' responses and intended meanings; c) enable understanding of participants' accounts on difficulties faced; d) obtain details, examples, and reasons for participants' accounts; and, e) carry out basic reliability and validation, triangulation, and member-checking functions, that is double-checking on information previously provided by the participant or information provided by other participants' accounts.

[67] "We need not restrict ourselves to just the one approach. Standardized items can be appended to qualitative interviews. And usually we can produce numerical data from qualitative interview studies that have explored the same area with different respondents, although we may have to engage in a time-consuming and cumbersome coding procedure and tolerate lots of missing data" (Weiss, 1994, pp. 3–4).

Question formats and contents

Survey questions included: a) standardized closed-ended and open-ended questions; b) follow-up questions; and, c) open-ended questions. Semi-structured, in-depth interviews along with surveys can be valuable because "qualitative methods sometimes generate information that is inconsistent with quantitative data" (Shadish et al., 2002, p. 391). Closed-ended questions provide an aggregate understanding of participants' choices within a range of available options but without the need for coding that involves extensive interpretation by the researcher to produce baseline results. These were questions with binary, ordered, and categorical response options, as well as a non-response option. Furthermore, open-ended questions are particularly valuable, as they provide the option to include information omitted from the standardized, closed-ended questions or to explain a choice with a short answer. These helped provide additional information in the surveys and extensive reporting in the interviews, while they enabled the identification of missing questions and issues not addressed or covered by the research and survey design (Patton, 1999). However, it was the follow-up and additional open questions asked to the interviewees, which provided the richest insights.

Along these lines, I constructed open-ended questions on all locational data so that the participants could describe spaces at different spatial scales and on their terms—without being restricted by predetermined spatial units. However, not providing a priori and preset definitions of spaces based on administrative or other boundaries also has a downside. While it helped document varying and common understandings of spatial units (e.g., neighborhood, areas, city, and region) by participants at various intra-urban, urban and regional scales, varied understandings of these units differentiated individual participants' responses. At the same time,

as Kalandides and Vaiou (2012) note, "neighbourhoods in Athens, as in other Greek cities, are recognizable by name and, less so, by precise administrative boundaries" (pp. 257–258). This reflects a broader problem with defining spatial units, while also comprising a long-standing preoccupation within the problematic developed around defining the 'urban,' and how and where its boundaries should be drawn for empirical purposes (Scott, 2008, p. 758).

The construction of open-ended questions was tailored to gain insights into changes in interviewees' experiences, as well as their adaptation strategies and responses, by focusing on the changes and responses that the participants emphasized. I paid particular attention to the documentation of information related to urban spaces, significant changes and events for the participants, as well as the validation or questioning of previously reported common or recurring patterns and potential findings. The construction of open-ended questions was a priori informed by: a) the literature, and especially the study of marginality and life-history matrix developed by Perlman (1976) and the methodology developed by Vaiou et al. (2007); b) informal non-structured interviewing with key informants and non-participant and participant observations in urban spaces; and, c) previous studies and data on the situation in Athens, especially with regards to minorities' housing conditions, work, and everyday living patterns, as well as broader surveys.

Four questions that I asked to groups A and C inquired about the participants' assessments of changes in their overall living conditions and financial conditions over the two years preceding the survey and interviews. Two additional questions with multiple question items focused on difficulties experienced and adaptation strategies, as well as on offer and receipt of help and support. Seven housing-related questions inquired about: area of residence and years lived in

Athens or the larger administrative region of Attiki and were given to all participants. Questions about residence tenure status (renter, owner, or other status), rent/monthly mortgage cost, residence floor area; residence floor,[68] and previous areas of residence in the city, were given to groups A and C. Three work-related questions inquired about participants' occupations, locations of their workplaces in the city, and travel mode to work.

A total of 17 questions inquired about patterns of everyday social life, focusing on the use of public spaces, urban spaces, and urban areas other than housing or work. Ten questions inquired whether and how often participants used five categories of urban spaces—public spaces, such as squares and parks, entertainment, cultural, social, and religious spaces. Six questions inquired about the areas that participants visited for business other than work and areas for meeting with friends and relatives or spending free time in their residential areas and across the region, the frequency of these visits, and travel mode. Lastly, one question focused more specifically on the frequency of visits to the center of Athens for purposes other than employment. Eleven questions explored the relations between natives and migrants and sought the participants' assessment of such relationships and their changes. Six questions inquired about changes in socioeconomic inequalities in the city and segregation. Three questions with multiple question items inquired about racism and discrimination and actions in support of migrants. Additional questions focused on political participation, assessments of policies, and proposed changes.

[68] Along with residence floor area per person, residence floor (associated with light, air, noise, apartment size, and tenure status in the dense central areas with apartment buildings built until the early 1980s) has been used in Athens as an important indicator of housing conditions and to analyze vertical patterns of social differentiation or segregation (lower-income residents including minority residents residing in basements and lower floors and higher-income residents in upper floors of the same building) (Leontidou, 1990; Maloutas, 2020; Maloutas & Karadimitriou, 2001; Maloutas & Spyrellis, 2015, December).

Three groups of questions included only in the interviews focused on the documentation of the participants' housing and work histories, as well as their use of urban public spaces and changes in this use. I conducted the documentation of housing and work histories either separately or in combination and in chronological or reverse chronological order, according to participants' narratives. I sought to acquire geographical information, accounts of changes of housing or work arrangements, the reasons for these changes, as well as basic information about the conditions of these arrangements. I followed a similar process to document the use of public spaces other than houses and workplaces, and changes of their use over time, paying particular attention to the experiences of participants who demonstrated extensive or restricted mobility patterns, or changes in these patterns.

Methods of analysis

In terms of data entry, coding, and analysis, I transcribed and translated about 145 hours of recordings. I coded the interviews manually and with the help of quantitative and qualitative analysis software, while paying special attention to the coding of the geographical data in nested scales so as to enable visualization options without losing detail and depth.

In terms of data entry and editing for the closed-ended and open-ended questions included in both the interviews and surveys, I proceeded with the help of statistical analysis software and set up the code in order to conduct a baseline data analysis. I constructed interval, ordinal, and categorical variables for closed-ended and open-ended questions. I edited and recoded variables into new variables, as well as into broader or more specific themes and codes. For the data entry, coding, and analysis of the geographical data, I developed a code of nested scales following the

categories used in a bill passed in 2010 in Greece on administrative units from the Region of Attiki to Regional Units or Sectors, Cities, and City Districts (L. 3852/2010, or "Kallikratis"[69]), and extended coding to the most disaggregate scale possible, the neighborhood and sub-neighborhood scales, including public and other spaces, paths of movement and other activities, and landmarks reported (Lynch, 1960).

This process allowed for aggregation and mapping without losing detail—thus permitting various visualization options and a detailed examination of socio-spatial patterns and their interrelations across the spaces and scales of the region as reported by participants. Therefore, for answers to open-question items, which included references to various spaces, I mapped the percent distribution of these references out of total references to spaces in the region in classed choropleth maps[70] of proportionally increasing shading intensity by city (Region of Attiki) and by city district (City of Athens) for Group A, as well as for groups B and C. However, the mapping at these scales also faces the main limitation of focusing primarily on administrative larger-scale boundaries and aggregate references, which still do not always correspond well to individual responses.[71]

[69] Based on the classification of L. 3852/2010, the Region of Attiki consists of eight regional units (or 66 Cities): the Central regional unit (8 Cities); the Peiraeus regional unit (5 Cities), the Northern regional unit (12 Cities), the Western regional unit (7 Cities), the Southern regional unit (8 Cities), the Eastern Attiki regional unit (13 Cities), the Western Attiki regional unit (5 Cities) and the Islands regional unit (8 Cities). As GIS shape files of the new administrative architecture of Attiki were not available during the analysis, the base files for mapping were developed in collaboration with the National Technical University of Athens Urban Environment Lab.

[70] A classed choropleth map is a map using color ranges or shading density, divided in different classes, to represent quantities of an attribute, such as frequencies here, divided into classes or groups of quantities, and with the values of each group corresponding to different spatial units. The classification can be done by standard methods or manually, depending on the issue at hand (Ormsby, Napoleon, Burke, Groessl, & Feaster, 2004). Manual classification was used here to distinguish area groups with particularly high frequencies, compared to other areas of the region (Ormsby et al., 2004, p. 143).

[71] It should be noted that in a few cases, references were made to areas crossing administrative agreggate or more

The first coding phase was important, in order to provide a general overview, match the survey and interview materials thematically, and code the spatial data. But at the first level of analysis, coding reflected the broad preset themes from the research design. That is the first coding phase focused almost exclusively on predefined codes by the researcher, the codes corresponding to the construction and editing of categorical and other variables from the survey's open-ended and closed-ended questions. Yet this preliminary coding process also allowed building upon the existing themes and codes included in the survey and interview instruments, and significantly expanded this set of codes with new and omitted codes, themes, and dimensions at higher and lower levels of abstraction (Flyvbjerg, 2006; Weiss, 1994, pp. 3–4). While this process initially resulted in a large number of codes, themes, and dimensions (Creswell, 2013, p. 185), some of the most relevant ones were grouped under the areas of housing spaces, spaces of work, and urban and public spaces. Table 6 shows the primary codes that I employed to analyze changes in housing, as well as related adaptation strategies and responses.

Thus, during the coding process, I sought a balance between predefined codes (by the researcher, theory-driven, deductive codes) and data-driven codes (by the participants, inductive), as hybrid approaches to coding (Fereday & Muir-Cochrane, 2006). An example is the code of residential mobility, along with several themes and codes to address the question about participants' housing conditions and trajectories. I asked the interviewees who reported moving (128 moves) about the type of their move: 1) moving to better housing conditions, 2) moving to worse housing conditions, or 3) moving to equal or mixed housing conditions. Additional housing-

disaggregate boundaries, and there was no straightforward one-to-one correspondence between participants' references and administrative units. These were coded as references to the closest possible or most reasonably relevant administrative unit, or they were else excluded from the mapping (as were also references to areas of the country and islands of the regional unit except the island of Salamina, which is the closest one to Athens).

related codes provided a rich and thick picture, but also presented challenges with coding and interpretation of practices and trends. These were, for example, codes on the origins and destinations of moves (moving within the same residential area or to another residential area), the frequency of moves, the reasons for moving out of the origin house and area, the reasons for moving to the next house (and area as applicable), and satisfaction with housing areas.

Table 6. Primary codes on housing and adaptation strategies.

Changes
1. Affordability and other aspects of adequate housing
2. Food, health, education, transportation, and overall living conditions
3. Discrimination in access to housing
Adaptation strategies
Individual adaptation strategies & support networks
Return & onward migration
Adaptation strategies
1. Increasing income
a. Working harder and searching for more employment
b. Receiving remittances
2. Reducing housing expenses
a. Staying in more affordable areas and houses
b. Moving to more affordable houses and areas
c. Receiving rent decreases
d. Making alternative housing arrangements
3. Emigrating
4. Engaging in social and political activity

I used statistical tests in addition to the qualitative analysis to identify indicative commonalities and differences in practices and adaptation strategies between the minority and Greek participants. Table 7 presents the hypotheses that I tested. The limitations related to sampling led to the examination of various nonparametric procedures. I used nonparametric tests because all dependent variables of interest are either ordinal or binary, and therefore the assumptions of parametric tests regarding interval variables with normal distributions are not met. While parametric tests use more information from the data and are more powerful when the assumption of normality holds, their use when this assumption is violated can increase the Type I error rate.

Table 7. Hypotheses tested with nonparametric tests.

	H1	Method
A. Changes in living conditions		
Changes in living conditions	Assessments of changes in own living conditions over the preceding two years are likely to differ by citizenship status.	Wilcoxon–Mann–Whitney test
B. Use of urban spaces		
Frequency of non-work activities	The frequency of visits to areas for other business (except employment) and for meeting with friends/relatives is likely to differ by citizenship status.	Wilcoxon–Mann–Whitney tests
C. Support networks		
Offer of help	Offer of help to friends or relatives, through solidarity initiatives, and to neighbors or residents of the city is likely to differ by citizenship status.	Chi-square/Fisher exact tests
Receipt of help	Receipt of help from friends or relatives, solidarity initiatives, and neighbors or residents of the city is likely to differ by citizenship status.	Chi-square/Fisher exact tests
D. Participation in political affairs		
Potential participation	Potential participation in activities for neighborhood affairs, city affairs, state affairs, international affairs, the political and social rights of natives and migrants, the rights of migrants in the neighborhoods and the city, and migration policy, borders, and citizenship is likely to differ by citizenship status.	Chi-square/Fisher exact tests

In such cases, nonparametric tests are more appropriate and can be more powerful. Nonparametric tests require fewer assumptions about the data and distributions (Siegel & Castellan, 1988, p. 34) and are applicable or necessary to small sample sizes and unknown population parameters—even for samples with six cases and rare events (Siegel, 1957, p. 18). At the same time, other assumptions of specific tests (McDonald, 2014, p. 77) and general considerations of statistical procedures about significance levels, corrections for multiple hypothesis testing, and statistical power apply. I used two types of tests: two-sample Fisher's exact tests and Pearson's chi-square tests for binary and categorical outcomes; two-sample Wilcoxon–Mann–Whitney tests for ordinal outcomes and two independent samples.[72] The hypotheses are tested at the $\alpha = .05$ significance level and the standard Bonferroni correction is

[72] I also used one-sample binomial probability tests for binary outcomes, one-sample Wilcoxon signed-rank tests for ordinal outcomes, and Wilcoxon matched-pairs signed-rank tests for the analysis of baseline data.

applied to account for the error rate when multiple tests are conducted, the family-wise error rate (FWER or FWE) (Shadish et al., 2002, p. 49).[73] Two-sided *p* values are reported. I had undertaken power analyses of two-sample *t* tests prior to the study, and the absolute minimum of cases per group was set to 35 cases (Erdfelder, Faul, & Buchner, 1996).

Methodological challenges, responses, and limitations

Methodological considerations follow the work by Creswell (2013), who has developed frameworks and strategies of validation and reliability specific to qualitative research,[74] and the work by Cook and Campbell (1979), extended by Shadish et al. (2002), who have developed analyses and typologies of validity.[75] I have used validation and validity as two related terms:[76] validation, when considering the distinct criteria set in the process of assessing "the accuracy" of findings (Creswell, 2013, p. 244–250), and three general issues of validity, namely construct and external validity, and statistical conclusion validity, when considering additional limitations (Shadish et al., 2002, p. 38).[77]

[73] Test results are discussed based on the Bonferroni-corrected α set at α[*PT*]/*C* = .001, that is the probability of at least one Type I error in any of the tests conducted (alpha per family of tests, α[*PF*], family-wise or experiment-wise alpha, where α[*PT*] is the alpha per test or test-wise alpha, and *C* is the total number of tests set provisionally at *C* = 30).

[74] The definition of validation in qualitative research by Creswell (2013) highlights distinct criteria taken into account for assessing validity in qualitative research, by focusing on the "'accuracy' of findings, as best described by the researcher and the participants," deriving from a process of "extensive time spent in the field" with the participants (p. 250).

[75] Validity is defined as "the approximate truth of an inference," or of a "knowledge claim" or "proposition" (Shadish et al., 2002, p. 34).

[76] Diverse approaches exist about whether to employ validation and reliability as "quantitative equivalents" of validity or use other distinct terms for qualitative research, and the value of various terms and associated standards has also been questioned (Creswell, 2013, pp. 244–250; Shadish et al., 2002, pp. 478–484).

[77] Reformulations of these two types of validity in the typology developed by Cook and Campbell (1979) have resulted in the definition of construct validity as "the degree to which inferences are warranted from the observed persons, settings, and cause and effect operations included in a study to the constructs that these instances might

First, regarding validation, Creswell (2013) proposes eight validation strategies and recommends engagement with at least two of them (pp. 250–253, based on the work by Creswell & Miller, 2000). Among these strategies, member checking, negative case analysis, and triangulation for the themes connected to the three research questions were carried out repeatedly (Creswell, 2013, pp. 251–252). Member checking involved checking my interpretations with participants, negative case analysis examined closely disconfirming findings, and triangulation involved comparisons of findings with secondary sources (Creswell, 2013, pp. 251–252; Flyvbjerg, 2006; Stake, 1995). For example, the greatest challenge in the analysis of the interviews was to adequately capture the complexity and richness of participants' accounts while being able to identify and analyze common patterns and trends, but also divergent patterns and countertrends (e.g., coding residential mobility), and thus focusing on "negative case analysis," that is of confirming and disconfirming evidence compared to expectations (Creswell, 2013, p. 251; Flyvbjerg, 2006). The process of coding presented additional challenges in using multiple categories to describe complex and often interrelated socio-spatial phenomena, and refining and collapsing codes. I made efforts to avoid errors, omissions, and exclusions,[78] including ones due

represent," and the definition of external validity as "the validity of inferences about whether the causal relationship holds over variation in persons, settings, treatment variables, and measurement variables" (Shadish et al., 2002, p. 38). Statistical conclusion validity is defined as the "validity of inferences about the correlation (covariation) between treatment and outcome" (Shadish et al., 2002, p. 38). Internal validity is the "validity of inferences about whether observed covariation between A (the presumed treatment) and B (the presumed outcome) reflects a causal relationship from A to B as those variables were manipulated and measured" (Shadish et al., 2002, p. 38).

[78] This was especially the case with the coding of participants' reporting of recent changes in living conditions, which drew from the survey questions and in-depth interviews. For example, in order to analyze accounts of recent changes in participants' living conditions as accurately and systematically as possible, difficulties or changes reported by participants regarding their residential areas and the city were initially grouped into the three broad areas of housing, work, and everyday life, which were then accompanied by the additional dimensions of food, migration status, debt and savings, adaptation strategies, and expectations and projections. Distinct subgroups of observations were then coded as groups of items or themes with some internal coherence. The in-depth interviews allowed for reporting of 12 additional items or themes on changes in participants living conditions—and another 25 ones on changes in their residential areas and the city—which were not included or sufficiently described in the original survey question items.

to my assumptions and biases and specific or generalized classifications and extrapolations (Weiss, 1994). Furthermore, I asked participants to reconstruct their housing histories and other changes in their everyday lives, an act that is likely to include inaccuracies (Weiss, 2004, p. 45).[79] Yet most participants provided remarkably detailed accounts of the past, even when they experienced frequent changes. In addition, while participants' accounts and perspectives exemplify potentials and limitations of self-reporting and subjective measures and assessments, most provided extensive accounts and examples of the changes experienced, broader changes in their neighborhoods and the city, as well as adaptation strategies.[80]

Second, regarding construct validity, future research could also examine further aspects of urban change and associated changes in the everyday life of residents beyond housing, work, and everyday social life during urban crises, which this analysis could not address, but also further aspects of changes within these spheres that are seen as constitutive of cities (Robinson, Scott, & Taylor, 2016a; Scott, 2017, 2022). Given the richness of everyday life, it is difficult to grasp its "totality" in analytical terms (Lefebvre, 2008 [1947], p. 97). Therefore, the most important overall threat with a higher-order construct is "construct underrepresentation" (Shadish et al.,

[79] As Weiss (2004) notes: "Even respondents who want to be accurate may distort. Memory of an event is never simply a replay of a mental videotape. It is a reconstruction, an integration of fragments of stored knowledge, perceptions and emotions. From these elements people build a coherent story, perhaps accompanied by visualized scenes of the event. The account and its accompanying images may be close to what happened, but inevitably there will be omissions, distortions and additions" (p. 45).

[80] For example, subjective measures of well-being and financial hardship and their changes reflect the varying ways in which respondents perceived their overall living conditions or financial condition, rather than measuring their conditions based on preset indicators. Their value lies in the fact that participants considered the outcomes of a number of potential factors that determine their assessments (e.g., in the case of financial condition, income, wealth, transfers, or cash and non-cash benefits). Some of these factors are neither included in single-objective indicators or groups of indicators nor frequently and accurately reported. Thus, income-related survey questions typically demonstrate the lowest response rates among survey questions, often leading to the decision not to include them or to apply ranges. While more established income-related indicators have important value, this research followed calls for extended measures of well-being and living standards. Only 8 of 250 participants did not respond to the financial questions and other questions in the form of an overall assessment. Responses to these questions can help identify some broad trends, enriched by detailed examples provided by the participants in the in-depth interviews.

2002, p. 72). Changes, however, were "multiply operationalized" in housing and everyday life, as well as through the examination of social relations and support networks (Mukhija, 2010). I used multiple methods and sources of data to avoid "mono-operation" bias (Shadish et al., 2002, pp. 75–76). As an extended definition of threats to construct validity applies not only to outcomes but also to treatments, persons, and settings (Shadish et al., 2002, pp. 69–73), the number of interviews provided an adequate "range" and "redundancy" (Weiss, 2004, p. 48).

Third, and related to triangulation, is external validity. Findings should not be extrapolated, neither to all migrants, asylum-seekers, refugees, and generally residents of the city-region nor to other city-regions and other times. Future research could extend the scope of this research by including broader population groups or multiple city-regions facing urban crises. For example, there is no reason to believe that participants who I reached and who consented to be interviewed displayed similar sociodemographic characteristics and practices to eligible participants who were not reached. In other words, self-selection bias, participation in research of individuals with different sociodemographic characteristics and often more likely to face better conditions than individuals who do not, remains a particularly challenging issue. In addition, while primary findings can be compared with data from multiple secondary sources that became increasingly available, minority residents facing precarious conditions were less likely to have been represented in the reported data of these secondary sources than residents under more stable conditions. Efforts concentrated on documenting the widest possible variety of experiences with as much detail and accuracy as possible with all eligible participants who could be reached, given resource limitations. For example, translations of the questionnaire were intended to address some of the language restrictions, but, generally, administration of surveys in many

different languages is particularly difficult and costly (e.g., European Union Agency for Fundamental Rights, 2009, p. 26; 2010; Groves et al., 2004). Furthermore, participants' specific knowledge and experience of their residential areas and the city provided a broad picture of the state and changes of urban spaces, which can be useful for more generalizable studies of cities under conditions of crisis. However, the sample imposes limits in drawing more general conclusions about the magnitude of changes, the full range of people affected, and the variegated geography of the identified changes across the city-region of Athens.

Fourth, in terms of statistical conclusion validity, I used nonparametric tests, estimated the statistical power, and applied the Bonferroni correction for multiple testing.[81] However, two samples of an about equal size of $n = 300$ or more each, with measurable and comparable characteristics on a set of independent indicators (i.e. drawn from a population with known parameters) would have been necessary, as broader inferences require larger samples and more complex sampling procedures. Given the resulting heterogeneous samples and sample sizes, results should be interpreted with caution. Thus, the commonalities and differences that I identified are indicative and can be useful to test hypotheses in broader research.

In addition to these four overall considerations, a number of errors and biases inherent in surveys and interviews, such as measurement errors, response, interviewing, and coding errors, self-

[81] However, both the standard and sequential Bonferroni corrections have been criticized for the effects on statistical power and the ways in which they have been used (e.g., Simes, 1986). Proposed alternatives have included reporting standardized observed effect sizes (Pearson's *r* and Cohen's *d*), confidence intervals for effect sizes, and in the cases of large numbers of variables, methods such as controlling for the Benjamini-Hochberg false discovery rate (FDR), "the proportion of rejecting true H_os" as "a much better compromise between Type I and Type II errors when multiple testing is necessary" (Nakagawa, 2004, p. 1045). FDR is defined as "the proportion of the null rejected hypotheses which are erroneously rejected" (Benjamini & Hochberg, 1995, p. 291; see also Simes, 1986). See McDonald (2014) for an overview of multiple comparison approaches, as well as calculation spreadsheets for the Bonferroni correction and the Benjamini-Hochberg FDR (pp. 257–263).

selection biases, non-response biases, and social desirability biases need to be taken into account (Groves et al., 2004). Social desirability bias is a particularly important limitation when research involves face-to-face interviews and surveys (Groves et al., 2004, p. 155). Yet most participants reported on both favorable and unfavorable personal and general conditions, while I compared the findings with secondary sources.

In conclusion, the questions raised in this study sought to capture and explore some of the major changes of the city during the period 2010–2012, as experienced, described, and assessed primarily by the minority residents who participated in the research, and their adaptation strategies. The study utilized extensive qualitative research examining primary data from interviews and surveys with minority and Greek residents and compared and contrasted the findings between the groups and some of these findings with findings of secondary data sources. While I could not adequately address some of these important limitations, the research contributes to a better understanding of changes in housing and everyday life during the major urban crisis in Athens in the early 2010s, by analyzing how minority residents experienced and responded to these changes and examining potential factors influencing these responses.

Chapter 4. Housing affordability and fair housing: Empirical findings

Housing affordability and fair housing are critical issues for minority residents in cities around the world. The findings of my empirical research indicate the extent of the housing affordability crisis in Athens during the core crisis years from the perspectives of study participants, exemplify its multidimensional nature, document its wide-ranging and long-lasting effects, and focus attention on urban residents whose experiences remained underrepresented both before and during the socioeconomic crisis. My findings also indicate the continuing significance of housing discrimination in the early 2010s, its multiple forms, and its increased relevance for some of the migrant residents during the crisis compared to previous years. In addition, they document broader rising racism and discrimination including racist violence directed primarily against migrants.

Housing affordability

The cost of housing was a major challenge for most minority participants. More than eight in 10 minority study participants (83.6% or 56 of 67) reported having experienced a hard time paying the rent at least once during the preceding two years of the crisis,[82] and all but four (94.03%) reported hardship with broader living expenses. Of the 39 minority participants who provided detailed information on housing costs other than rent, more than eight in 10 had a hard time paying for both rent and electricity or water (87.2% or 34 participants), and nearly eight in 10 (79.5% or 31 participants) for heating or monthly maintenance fees (Table 8).

[82] Of the 11 minority participants who did not report problems with rent payments, six worked at the time of interview, but the other five had become unemployed within the previous year and all expressed concerns about housing costs. In addition, housing arrangements varied and included a basement considered to be in very poor condition, a workplace, and accommodation with a child's family.

Table 8. Percent distribution of participants by reporting of hardship over the two years preceding the survey and by broad group of citizenship (n = 83).

	By broad group of citizenship and tenure status								Aggregate	
	Minority renters/with other status		Greek renters		Greek owners		Greeks with other status		Total	
	N	Percent	N	Percent	N	Percent	N	Percent	N	Percent
I had a hard time paying the rent	34	87.18%	12	70.59%	1	5.00%	2	28.57%	49	59.04%
I had a hard time paying for electricity or water	34	87.18	10	58.82	8	40.00	3	42.86	55	66.27
I had a hard time paying for heating or monthly maintenance fees	31	79.49	13	76.47	7	35.00	4	57.14	55	66.27
Total	39	100.00%	17	100.00%	20	100.00%	7	100.00%	83	100.00%

Note. The question items were asked to groups A and C (n = 115), and noted are the percentages of participants who responded to the three items and also reported their tenure status.

Similar to minority participants, most Greek participants who were renters (12 of 17 or 70.6%) had a hard time paying the rent. Thirteen Greek renters reported issues with heating or monthly maintenance fees (76.5%) and 10 reported issues with electricity or water (58.8%). Compared to Greek renters, lower shares of owners (8 of 20 or 40.0%) reported issues with utility costs. Four of the seven Greek participants with another tenure status also reported issues with utility costs. However, most homeowners (13 of 20 or 65.0%) reported experiencing a hard time paying loans, mortgages, taxes, or special and emergency taxes, which included non-housing related costs but also a major property tax introduced at the time. Most of the renters (82.4%) and participants with other status (57.1%) also reported such difficulties with non-housing related costs. Twenty-three Greek participants provided additional information, emphasizing the deterioration of their housing affordability issues and increasing insecurity. As with minority participants, housing affordability issues affected not only those unemployed but also 17 employed Greek participants with all three types of tenure status, indicating that being employed was not a sufficient condition to prevent housing affordability issues.[83]

[83] The situation of facing unaffordable housing costs despite being employed has been repeatedly found in contexts

Residential insecurity, evictions, and homelessness

Moreover, all interviewed minority participants expressed various degrees of concern about making future rent payments and/or maintaining their housing arrangements, and no one expected improvements of their housing conditions in the near future. Given these changing conditions, concerns about facing homelessness on the streets increased.

> When I work[ed]. . . I didn't have problems... I took a house OK... with 300 euros, 250. . . . And then I went to 180 [euros rent]. In Attiki. . . . With my friend. . . . Now I will be on the street in a bit. . . . I search for the lower [rent]... Below 180 it is difficult to find. (K. R., interview in person, March 29, 2012)

Indeed, interviewees also reported homelessness, as a result of not affording housing costs anymore and the lack of affordable housing options left in the city. Five minority participants had no options of staying with others and experienced homelessness on streets and in abandoned buildings. As a mother of young children, who had experienced homelessness and extreme overcrowding, noted: "What I hope for is what we have gone through no other person goes through" (Y. B., interview in person, March 6, 2012). For example, before renting a house and receiving a rent decrease, a family was evicted from a house in the neighborhood of Kypseli in Athens and had to stay for two days at a square. They changed three houses in two areas in two years and experienced two evictions. The first eviction took place from a middleman who collected the rent for a delay of a month's rent, as remittances from relatives from Germany were delayed. The second eviction was from an old apartment building, with a landlord with whom they did not have good relations. In another instance, they experienced extreme overcrowding with 14 people sharing a room and sleeping in shifts. Further homelessness was averted due to a

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beyond Athens and beyond the years of the crisis and has affected particularly low-income people and especially renters (Leavitt & Lingafelter, 2005; Madden & Marcuse, 2016; Schwartz, 2015).

rent decrease of €100 by their landlord at the time of the interview, who also brought basic goods for the children every month, and because of continuing remittances from Germany (A. B., interview in person, March 6, 2012).

A minority participant doubled up with three more people after ten days of homelessness by the end of 2011. He had lived during four years in three areas and four houses. He was evicted being given a notice of two days to empty his previous house and also experienced homelessness for 10 days during his last move. He stressed the importance of support networks, but also the reluctance of people facing homelessness to ask for help, even from their relatives and friends (M. T., interview in person, May 14, 2012).

Another minority participant, who had moved out of a small apartment where he lived with four other people a few days earlier, experienced homelessness, and moved to an abandoned housing complex:

> There, where I live now, there are a lot of people there. . . . Iranian... Afghan . . . a lot of foreigners. . . . Because they don't have the means. Even me, I moved, I have this problem. Displacement is not easy. (A. W., interview in person, August 7, 2012)

Other than the participants who experienced evictions and homelessness, the constant risk of eviction for any delay of rent payments was a concern even for participants who had leases and made regular rent payments.

> He comes at 7, 8:30 [am], knocks the door. We give him the money, he says: "If next month, you can't pay, you leave the apartment and you give me the key. OK?' . . . We have a two-year lease, we pay the rent every month the first day, and we get this... He is always like this. And every month, he says the same

> thing: 'If you can't pay this coming month, you leave the keys and you leave.' (B. K., interview in person, September 14, 2011)

Adding to residential insecurity were informal evictions taking place in participants' neighborhoods and the city. A minority participant tried to negotiate two evictions of a friend and a family next to his house but had limited expectations, as, in practice, tenant protections did not apply (D. K., interview in person, October 17, 2011). Evidence from this study also suggests that many tenants moved without formal evictions. As a minority participant emphasized: "I know when you have money... you will have a house. If you don't have money, you don't have a house" (C. R., interview in person, May 17, 2012).

Housing conditions

The interviews of minority participants provide additional insights into the relations between housing affordability and other aspects of adequate housing. Many minority respondents faced inadequate housing conditions. Fifty-two minority participants (81.3%) reported that they lived under inadequate housing conditions in at least one of their housing arrangements in Athens, with the three most important problems being lack of adequate space, very old apartments, and apartments on the lower floors of apartment buildings, including basements, semi-basements, and apartments in poor conditions. However, 45 minority participants (70.3%) reported inadequate housing conditions during the time of the interview, while 27 of the 50 participants who also lived in Athens before 2009 (54.0%) had such experiences before that time. As expected, the severity of these conditions varied significantly among housing arrangements of different interviewees and among subsequent housing arrangements of interviewees' trajectories;

but they were in all cases attributed primarily to lack of housing affordability. As, one participant explained, there were no other more affordable options in the city for her.

> No, it is not a good apartment. Because the house has . . . humidity. And my friend has asthma. We want to rent a better apartment. But we don't have the means. . . . We can't. Because we receive money from friends, from our parents to live here, to get by. And to live better here, they would have to send us 350–400 euros [compared to 200 euros] to be able to afford a better place, in a building that... does not have humidity, such as this one here. . . . There is no option other than something like this. (B. K., interview in person, September 14, 2011)

Three subgroups were affected by inadequate housing conditions during the crisis: nearly all participants who had migrated to Athens from 2009 onwards (13 participants), participants who had experienced inadequate housing conditions also before 2009 (20 participants), and participants who had experienced inadequate housing conditions from 2009 onwards for the first time (12 participants). First, inadequate housing conditions affected almost all minority participants who had migrated to Athens during the crisis. Among the 14 interviewees who had moved to Athens from 2009 onwards, 13 reported that they lived under inadequate housing conditions and only one said that his "place was good" but he was paying "too much" for it—referring to a monthly rent of €400 (B. T., interview in person, December 23, 2011). Second, among the 20 participants who faced inadequate housing conditions both during the crisis and in earlier years, half had moved to moderate or good housing conditions up to the years of the crisis. The other seven lived under inadequate housing conditions continuously, four in the same houses, while another three moved from houses with moderate or good housing conditions to houses with inadequate housing conditions in 2006 or 2007. Third, twelve participants who had lived in Athens before 2009 experienced inadequate housing conditions for the first time during

the years of the crisis. Thus, those minority participants who moved to Athens during the crisis and could not secure employment and authorization were particularly affected as were those with the lowest incomes. Yet inadequate housing conditions also affected minority participants in a wide variety of circumstances, in terms of labor status, occupation, and years of stay in the city, but also relating to age, gender, origin, family status, and household composition. While those who had migrated during the crisis period were particularly exposed to double vulnerability, low wages, underemployment, and unemployment affected the housing conditions of a broader group of minority participants.

My research confirms the observation that "[t]he lack of legal papers for recent immigrant households often constrains the type of housing they can access" in the informal housing market and lower floors in Athens (Maloutas & Botton, 2021, p. 15), and further finds that housing affordability was the most important reason why minority participants lived in, moved to, or moved back to basements and ground floors. Linking "discrimination by precise legal status," particularly for undocumented migrants, work, and housing, Luthra et al. (2018) note that:

> These disadvantages extend to all members of the household. Legally ineligible to work and sometimes even to drive, undocumented immigrants have limited job options; increasingly prevalent demands for proper identity documents place them under an ever-lower ceiling, leaving many in the informal sector, working only in jobs that can be accessed by foot or public transportation. Those conditions in turn constrain their housing options, producing overcrowding, which in turn yields negative consequences for children's development by depriving them of a place for study, increasing stress, and even affecting physical and mental processes by raising blood pressure and retarding cognitive development. (p. 75)[84]

[84] In the U.S., Yoshikawa and Kalil (2011) link exclusion from housing assistance of undocumented parents to the frequent occurrence of doubling up and crowded conditions to negative children developmental outcomes and parental stress, considering housing one of the key "developmental contexts" for children in early childhood before school (pp. 294–295). Evidence from various contexts also links housing to children's well-being, including effects

Age of the housing stock

All minority participants who reported inadequate housing conditions noted that they lived in old houses, constructed before the 1970s. One in four interviewees (25.0% or 16 participants) reported that their apartments at the time of the interview were particularly old,[85] with the most important problems being humidity and lack of heating and insulation.[86] Eight interviewees (12.50%) faced these conditions only in the past.

Lack of adequate space

The second most frequently reported issue was lack of available space, accentuated by doubling

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of residential mobility, insecurity and instability, tenure, crowding, quality, affordability, housing assistance, and homelessness (Clair, 2019).

[85] Nine of these participants were interviewed in their houses, where they pointed to multiple problems. Another four participants preferred to be interviewed elsewhere because of facing such issues and lack of space.

[86] The share of people in Greece with the inability to keep their home adequately warm rose from 18.6 percent in 2011 to 32.9 percent in 2014, according to the EU-SILC (Eurostat, 2022). In 2011, a higher share (28%) of respondents to the EQLS in Greece reported that they could not afford to keep their home adequately warm, compared to 12 percent across the EU27 (Eurofound, 2012, p. 43). Data from the Hellenic Statistical Authority also indicate an increase from 15.4 percent to 29.2 percent between 2010 and 2013 in the share of people who could not afford to cover their heating needs adequately (Chatzikonstantinou & Vatavali, 2020, p. 165). About 4.43 percent of residences in the City of Athens (18,937 regular residences) did not have heating, and 9,139 of them were occupied, according to the Census 2011 (Hellenic Statistical Authority, 2011a). There were also inequalities in the availability of heating in the 2000s, with 28 percent of migrants from the Indian peninsula lacking heating, compared to two percent of natives in 2001 (Kandylis et al., 2012, p. 272). However, research on domestic energy deprivation in apartment buildings of Athens during the crisis indicates that while there was energy deprivation also in the pre-crisis years, during the crisis, energy, and especially heating poverty and deprivation, affected growing segments of the population (Chatzikonstantinou & Vatavali, 2017, p. 191; 2020; Vatavali & Chatzikonstantinou, 2018). With regards to subjective assessments of problems with their house in 2011, across the EU27, 18 percent of urban residents reported "shortage of [housing] space" and another 18 percent "lack of space to sit outside (e.g., garden, balcony, terrace);" generally in Greece 25 percent reported "rot in windows" (9% across the EU27), 21 percent "shortage of space" (15% across the EU27), 19 percent "damp" (12% across the EU27), nine percent "lack of space outside" (14% across the EU27), and two percent "lack of bath" and one percent "lack of indoor toilet" (3% each across the EU27), according to the EQLS (Eurofound, 2012, pp. 106–107). However, according to the EU-SILC survey, the share of the population with income below 60 percent of median equivalized income living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames or floor declined even during the crisis—from 26.1 percent in 2010 to 20.4 in 2015, and remained at 20 percent in 2020 (Eurostat, 2022). The severe housing deprivation rate, "the percentage of population living in a dwelling which is considered as overcrowded, while also exhibiting at least one of the housing deprivation measures [leaking roof, no bath/shower and no indoor toilet, or a dwelling considered too dark]" (Eurostat, 2015) also declined from 13.3 percent in 2010 to 8.5 percent in 2015, and further to 6.5 percent in 2020 among tenants with rent at market price in cities of Greece (Eurostat, 2022).

up and moving during the crisis due to declining incomes and unaffordable housing costs. Specifically, mean floor area per person in 2011–2012 for the minority participants was about 21.83 m^2 (235 sq ft) (*SD* = 14.66, median = 17.25 m^2). This mean was just above the threshold of 20 m^2 (215 sq ft) per person that Maloutas and Spyrellis (2019, December) specified for the Attiki region (the Greek prefecture that includes Athens) as "housing space poverty," since it represented 60 percent of the median in 2011, and affecting a declining share of people in the preceding two decades (section 4.4).[87] Nearly six in 10 of the minority participants (58.46% or 38 of 65 participants) lived in households with floor area corresponding to less than or equal to 20 m^2 per person. More than four in 10 (44.62% or 29 of these participants) lived in households with floor area corresponding to less than or equal to 15 m^2 (161 sq ft) per person[88]—a basic indicator of housing deprivation (Kandylis et al., 2012, p. 272). In contrast, average housing space per capita was 32.4 m^2 (349 sq ft) per person in the metropolitan area in 2011, and, on average, only 7.8 percent of residents across the metropolitan area lived in houses with less than 15 m^2 (161 sq ft) per person (Kandylis et al., 2018, p. 91).

For 41 Greek participants in 2012, mean floor area per person was about 40.07 m^2 (431 sq ft) (*SD* = 20.03, median = 35.00 m^2). Among them, six lived in households with floor area corresponding to less than or equal to 20 m^2 per person (14.63%). Just one lived in a household

[87] According to analyses of the Census data (National Center for Social Research & Hellenic Statistical Authority, 2015), between 1991 and 2011, the share of residents of Athens with less than 20 m^2 per person decreased from 40.5 percent to 21.5 percent (Maloutas et al., 2020, p. 6) and from 32.1 percent to 22.4 percent in the region of Attiki excluding islands (Maloutas & Spyrellis, 2019, December, p. section 4.4).

[88] Among those, 17 minority participants lived in houses with up to 10 m^2 per person. These apartments were located in various areas, such as Ampelokipoi, Attiki, Mets, N. Kosmos, Kypseli, Pagrati, and Syggrou-Fix. Ten participants lived in households of four to six members in smaller apartments ranging from 30 to 40 m^2, and with housing space of less than 10 m^2 per person.

with less than or equal to 15 m^2 per person and specifically 12.5 m^2 per person in a 50 m^2-apartment and a household of four, where the participant was hosted. A renter and an owner who had to move to a house with lower expenses reported moving to a substantially smaller house. Even before the crisis, in 2001, most migrant groups had less available space per capita than natives and two to three times larger shares of residents with less than 15 m^2 per person—with some groups substantially exceeding these shares (Kandylis et al., 2012, p. 272).[89]

The household size of minority participants ranged from one to six persons. However, several minority participants lived by themselves or in small households.[90] Of the 29 minority participants who had 15 m^2 per person or less, one in four (seven participants or 24.1%) were employed at the time of the interview. About three in 10 (nine participants or 31.0%) had migrated to Athens in the preceding two years and six of them had doubled up. In total, 20 of the 29 participants moved from 2009 onwards and doubled up.[91] Ten more participants moved from 2009 onwards to worse housing and doubled up, but available space per person remained above 15 m^2.

These findings are in line with EU-SILC survey data on the overcrowding rate, defined as the

[89] Analysis of the 2011 Census data also indicates that housing conditions varied substantially by ethnic group (Karadimitriou & Maloutas, 2021, December).

[90] Nearly one in five participants lived by themselves (12 or 18.2%), about one in five in two-person households (15 or 22.7%), and nearly another fifth in three-person households (13 or 19.7%). Nearly one in four lived in four-person households (16 or 24.24%), while fewer than one in 10 lived in either five- or six-person households (5 or 7.6% each). Larger households were typically composed of families with children and households in which participants doubled up in late 2011 and early 2012. Smaller households were typically composed of relatives or friends.

[91] Among the other nine participants, three did not move but doubled up, five moved but did not double up, and one neither moved nor doubled up.

share of people lacking a minimum number of rooms (Eurostat, 2022).[92] These data also indicate persistent[93] and particularly high disparities[94] by broad group of citizenship and country of birth in Greece, with the lowest but still high gap between 2004 and 2010 recorded in 2008, [95] and a widening gap between 2011 and 2014 (Eurostat, 2022).[96] Similarly, they indicate increasing overcrowding rates for the first and second income quintiles, but still lower overall rates than the rates for the foreign-born (Eurostat, 2022).[97] Thus, while the overall overcrowding rate in Greece

[92] The overcrowding rate "describes the proportion of people living in an overcrowded dwelling, as defined by the number of rooms available to the household, the household's size, as well as the members' ages and family situation" (Eurostat, 2015). An overcrowded household is a household that "does not have at its disposal a minimum number of rooms equal to: one room for the household; one room per couple in the household; one room for each single person aged 18 or more; one room per pair of single people of the same gender between 12 and 17 years of age; one room for each single person between 12 and 17 years of age and not included in the previous category; one room per pair of children under 12 years of age" (Eurostat, 2015).

[93] From 2004 to 2020 in Greece, the overcrowding rate was persistently high for the foreign-born aged 18 and over—and higher for the residents born outside the EU—and substantially higher than the rate of the native-born, according to the EU-SILC survey (Eurostat, 2022). The difference between the foreign-born and the native-born ranged from 18.1 to 29.4 percentage points between 2004 and 2020 (Eurostat, 2022).

[94] While overcrowding levels and gaps vary markedly among countries (and both overcrowding and gaps by country of birth are rare in some cases), the largest differences between native- and foreign-born in overcrowding rates among 33 countries were found in Austria, Italy, and Greece (23.2, 21.9, and 21.1 percentage points respectively) followed by Bulgaria, Sweden, and the U.S. (14.7, 13.6, and 13.2 percentage points respectively), according to OECD and European Commission (2018) estimates (p. 109). In 2012, in Greece, the overcrowding rate was estimated at 14.69 percent for the native-born and 45.08 percent for migrants, higher than the respective rates for the EU28 (11.34% and 16.50%) (OECD & European Commission, 2015, p. 181). These data cover "people aged 16 and over living in ordinary housing" (and also undercover recent migrants), while an overcrowded dwelling is defined as follows: "A dwelling is considered to be overcrowded if the number of rooms is less than the sum of one living room for the household, plus one room for the single person or the couple responsible for the dwelling (or two rooms if they do not form a couple), plus one room for every two additional adults, plus one room for every two children"—while the U.S. definition is based on bedrooms rather than rooms (OECD & European Commission, 2018, p. 108). Regarding extreme overcrowding, "at least two rooms less than the number required by the household," the estimated rates were 3.09 percent for the native-born and 8.37 percent for migrants in Greece in 2012, with respective EU28 average rates at 4.11 and 4.61 percent, and OECD average rates at 2.59 and 7.62 percent (OECD & European Commission, 2015, pp. 180–181).

[95] The lowest values of the overcrowding rate between 2004 and 2010 were 47.3 percent for the foreign-born in 2008—50.6 percent for people born outside the EU in 2008—and 21.6 percent for the native-born in 2009 (Eurostat, 2022).

[96] Between 2011 and 2014, the overcrowding rate further increased by 6.7 percentage points for the foreign-born—and 7.7 percentage points for the residents born outside the EU—and only 0.6 percentage point for the native-born (Eurostat, 2022).

[97] The overcrowding rate of the first income quintile was substantially lower than the rate of the foreign-born in the

increased by 1.5 percentage point between 2011 and 2014 (from 25.9% to 27.4%), overcrowding affected the foreign-born and lower-income residents substantially more, contrary to overall gains that had been made up to the early 2010s (Eurostat, 2022).

Lower floors

About one third of the minority participants (33.3%) lived in basements, partial-basements or on the first (street-level) floor (but just five lived in basements and eight in partial basements). Another third (31.8%) lived on an elevated first floor or second floor, and the other third (34.9%) on the third, fourth, or fifth floor. Two of 47 Greek participants lived in basements or partial basements (4.3%) and 12 on the first floor (25.5%).

"Vertical social differentiation" (Leontidou, 1990; Maloutas & Karadimitriou, 2001, p. 699) or "vertical social segregation" in apartment buildings, more fully documented after the 2011 Census that included a new question (Maloutas & Spyrellis, 2015, December), is the norm in the dense built environment of Athens, affecting "more than one fifth of the metropolitan population," and constituting a major characteristic of the large socioeconomically and ethnically mixed areas of Athens (Maloutas & Spyrellis, 2016, p. 27). There is a varying quality of housing by residential floor, in terms of size, light, air, noise, balconies, and views, while migrants from lower-income countries overwhelmingly reside in basements and ground floors; they are more than half of the residents of basements in apartment buildings built between 1946 and 1980 in the City of Athens in 2011 (Maloutas & Spyrellis, 2016, p. 27). However, my empirical study found

2000s, but exceeded 40 percent in 2013. For the other three quintiles, the overcrowding rate tended to stay stable and even decrease between 2011 and 2014.

that minority participants were distributed in a variety of floors, in accordance to findings that in some areas of the city center, "lower social groups and migrants are over-represented on all floors of apartment buildings" (Maloutas, 2020, p. 340).[98] Moreover, in line with other findings,[99] residing in units at basements and ground floors was not a matter of choice but a matter of housing affordability, and at the same time such units were a precious resource where other options affordable to participants were missing.

The importance of central location

The accessibility provided by a central housing location in Athens[100] was vital to all interviewees because of the greater availability of rental housing at a range of prices, the access to the public transportation network and more affordable and diverse goods and services, and the presence of extensive and diverse social networks in the central areas of Athens compared to other areas.

[98] More generally, nearly 70 percent of the residents of the City of Athens lived in vertically segregated areas in 2011 (Maloutas, 2020, p. 329). Balampanidis (2016) also found that "the large majority of migrant homeowners (62%) is concentrated mainly from the ground floor to the second floor, an important share (19%) lives on the third and fourth floor, while very few remain on the basement or live on higher floors" (p. 154). Overall in the City of Athens, 2.86 percent of households lived in basements or semi-basements, 12.33 percent on the ground floor, 22.06 percent on the first floor, 20 percent on the second floor, 17.1 percent on the third floor, 12.64 percent on the fourth floor, and 13.01 percent on the fifth floor or higher, according to the 2011 Census (National Center for Social Research & Hellenic Statistical Authority, 2015).

[99] As the New York City case shows, basements and other unauthorized apartments forming part of the city's "housing underground" "are necessary, a crucial resource in a city sorely lacking in affordable alternatives" (Neuwirth & Sheth, 2008, March, p. 1) for low-income and migrant households, but are concurrently unsafe spaces to live (Madden & Marcuse, 2016). In the case of Athens, Maloutas and Botton (2021) found that living in lower-floor apartments is associated with higher shares of young people dropping out of school, after controlling for individual, household, and neighborhood characteristics (p. 1). Cities such as Vancouver, Canada have experimented with zoning changes that involved allowing second units in single-family neighborhoods since the 1970s, but these strategies were not accompanied by public investments in housing, housing conditions, and public infrastructure (Mukhija, 2022). As part of efforts to prevent displacement in cities of California and elsewhere, scholars also point out to the necessity to gain a better understanding of the effects of production of Accessory Dwelling Units (ADUs) on the prevention of displacement (Chapple & Loukaitou-Sideris, 2021, February, pp. 41–43).

[100] Accessibility can be defined as: a) physical accessibility or as the actual and perceived ease of reaching valuable destinations (Blumenberg, Schouten, Pinski, & Wachs, 2019; Levine, 2020; Levine, Grengs, & Merlin, 2019; Mondschein, Blumenberg, & Taylor, 2010; Wachs & Kumagai, 1973), and b) access to urban resources and opportunities, such as housing, work, and public spaces, against exclusion from these resources or discrimination (Loukaitou-Sideris, 2012; Madanipour, 2019).

Movement in the city

Table 9 shows the percent distribution of participants by travel mode(s) use for work and non-work purposes. Travel mode(s) use for employment, business other than employment, and visits to areas to meet with friends, relatives, and/or to spend free time as well as mapping of these activities indicate that the most extensive mobility patterns across large parts of the city region were associated with commuting to work (primarily by bus and metro for both groups), followed by trips for business other than employment (primarily on foot and by metro by minority participants and by metro and bus for Greek participants), and then by trips to visit friends, relatives, and/or to spend free time (primarily on foot and by bus for minority participants, and by metro and by bus for Greek participants).

Thus, for most minority participants, public transportation was particularly important for commuting to work. Areas in walking distance were particularly relevant for non-work activities, although non-work activities also extended across multiple and more distant neighborhoods. Additional analysis indicates that nearly three in 10 minority participants (28.79%) and less than one in 10 (6.3%) Greek participants visited areas only on foot to meet with relatives and friends, and/or spend free time. About a third of minority participants (34.3%) and less than one in 10 (6.5%) Greek participants visited areas for other business only on foot. Less than one in 10 (6.8%) of minority participants and no Greek participant commuted to work only on foot. Furthermore, no significant difference in the frequency of non-work activities was found.[101]

[101] The results of Wilcoxon–Mann–Whitney tests indicate that there was no statistically significant difference between the distributions of frequency of visits to areas for other business (except employment) ($z = -1.893$, $p = .0584$), or to areas in order to meet friends/relatives or to spend free time ($z = 1.548$, $p = .1217$) by citizenship group.

Table 9. Percent distribution of participants by travel mode(s) use for employment, for business other than employment and for free time, and by broad group of citizenship (n = 115).

	By group				Aggregate	
	Minority residents		Greek residents		Total	
	N	Percent	N	Percent	N	Percent
Commute to work						
By metro	42	71.19%	20	45.45%	62	60.19%
By tram	12	20.34	1	2.27	13	12.62
By bus	45	76.27	24	54.55	69	66.99
By bike	–	–	4	9.09	4	3.88
By motorbike	6	10.17	5	11.36	11	10.68
By car	13	22.03	16	36.36	29	28.16
By taxi	–	–	3	6.82	3	2.91
On foot	14	23.73	9	20.45	23	22.33
Total	59	100.00%	44	100.00%	103	100.00%
Missing	8	11.94	4	8.33	12	10.43
Travel to other business						
By metro	32	47.76%	31	67.39%	63	55.75%
By tram	11	16.42	5	10.87	16	14.16
By bus	23	34.33	22	47.83	45	39.82
By bike	–	–	5	10.87	5	4.42
By motorbike	5	7.46	5	10.87	10	8.85
By car	4	5.97	12	26.09	16	14.16
By taxi	1	1.49	3	6.52	4	3.54
On foot	58	86.57	12	26.09	70	61.95
Total	67	100.00%	46	100.00%	113	100.00%
Missing	–	–	2	4.17	2	1.74
Travel to areas to spend free time						
By metro	24	36.36%	29	60.42%	53	46.49%
By tram	14	21.21	3	6.25	17	14.91
By bus	27	40.91	20	41.67	47	41.23
By bike	–	–	8	16.67	8	7.02
By motorbike	5	7.58	5	10.42	10	8.77
By car	10	15.15	16	33.33	26	22.81
By taxi	–	–	4	8.33	4	3.51
On foot	57	86.36	19	39.58	76	66.67
Total	66	100.00%	48	100.00%	114	100.00%
Missing	1	1.49	–	–	1	.87

Note. The questions were asked to groups A and C (n = 115). Participants could select more than one mode for each activity. Percentages are calculated for non-missing data. Percentages may not total 100 due to rounding.

Social relations

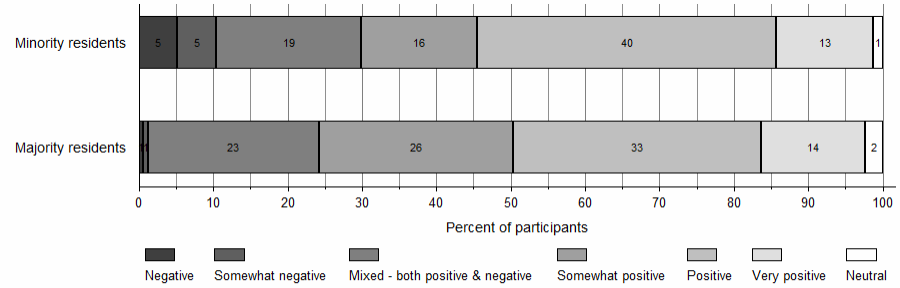
Housing location also matters for social relations at various spatial scales. Anti-immigrant policies and intensifying racist violence and hostility against migrants during the crisis, particularly in the central areas of Athens, call for attention to relations between natives and migrants at the personal, neighborhood, and urban levels (Tables 10–12 and Figures 12–15).

Table 10. Percent distribution of participants by assessment of own relations with natives and migrants and by broad group of citizenship (n = 250).

	By group				Aggregate	
	Minority residents		Greek residents		Total	
	N	Percent	N	Percent	N	Percent
Own relations with natives						
State						
Very positive	10	12.20%	23	13.86%	33	13.31%
Positive	31	37.80	55	33.13	86	34.68
Somewhat positive	12	14.63	43	25.90	55	22.18
Mixed—both positive and negative	15	18.29	38	22.89	53	21.37
Somewhat negative	4	4.88	1	.60	5	2.02
Negative	4	4.88	1	.60	5	2.02
Very negative	–	–	–	–	–	–
Neutral	1	1.22	4	2.41	5	2.02
NA	5	6.10	1	.60	6	2.40
Total	82	100.00%	166	100.00%	248	100.00%
Missing	2	2.38	–	–	2	.80
Change over the past five years						
Much better	1	1.20%	4	2.41%	5	2.01%
Better	21	25.30	36	21.69	57	22.89
Same	42	50.60	110	66.27	152	61.05
Worse	11	13.25	12	7.23	23	9.24
Much worse	2	2.41	1	.60	3	1.20
NA	6	7.23	3	1.80	9	3.61
Total	83	100.00%	166	100.00%	249	100.00%
Missing	1	1.19	-	-	1	.40
Own relations with migrants						
State						
Very positive	19	23.17%	31	18.90%	50	20.33%
Positive	37	45.12	69	42.07	106	43.09
Somewhat positive	12	14.63	43	26.22	55	22.36
Mixed—both positive and negative	9	10.98	14	8.54	23	9.35
Somewhat negative	1	1.22	1	.61	2	.81
Negative	–	–	–	–	–	–
Very negative	–	–	1	.61	1	.41
Neutral	3	3.66	3	1.83	6	2.44
NA	1	1.22	2	1.22	3	1.22
Total	82	100.00%	164	100.00%	246	100.00%
Missing	2	2.38	2	1.20	4	1.60
Change over the past five years						
Much better	2	2.44%	11	6.75%	13	5.31%
Better	13	15.85	57	34.97	70	28.57
Same	54	65.85	89	54.60	143	58.37
Worse	10	12.20	1	.61	11	4.49
Much worse	1	1.22	–	–	1	.41
NA	2	2.44	5	3.07	7	2.85
Total	82	100.00%	163	100.00%	245	100.00%
Missing	2	2.38	3	1.81	5	2.00

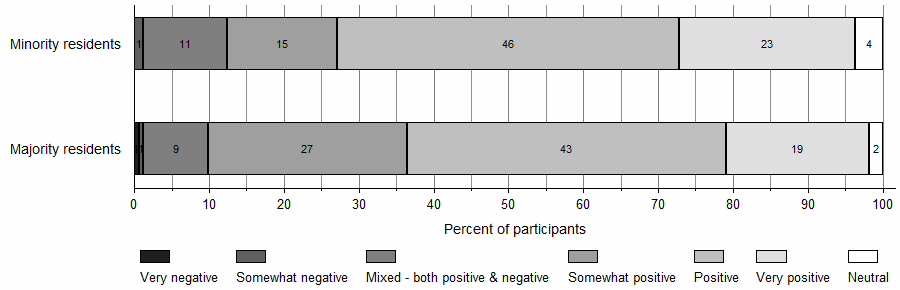
Note. Percentages are calculated for non-missing data. Percentages may not total 100 due to rounding.

Figure 12. Percent distribution of participants by assessment of own relations with natives.



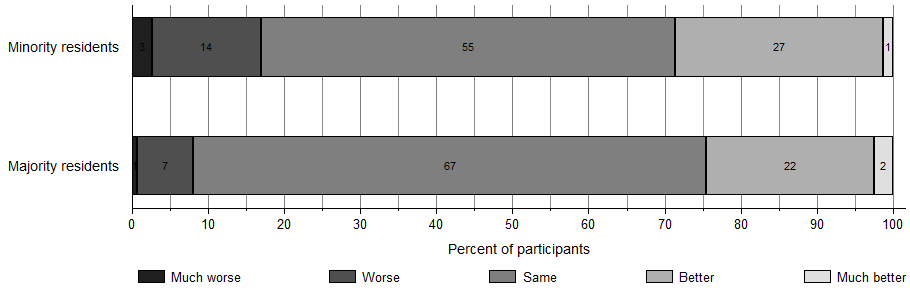
Source: Author's calculations.

Figure 13. Percent distribution of participants by assessment of own relations with migrants.



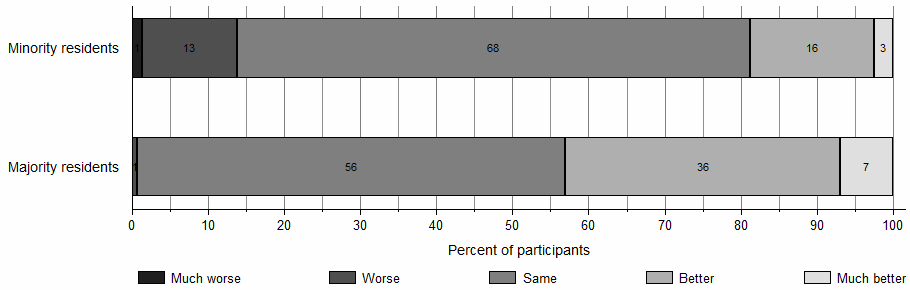
Source: Author's calculations.

Figure 14. Percent distribution of participants by assessment of changes in own relations with natives over the preceding five years.



Source: Author's calculations.

Figure 15. Percent distribution of participants by assessment of changes in own relations with migrants over the preceding five years.



Source: Author's calculations.

Table 11. Percent distribution of participants by assessment of relations between natives and migrants in participant's residential area and by broad group of citizenship (n = 250).

	By group				Aggregate	
	Minority residents		Greek residents		Total	
	N	Percent	N	Percent	N	Percent
State						
Very positive	3	3.57%	4	2.41%	7	2.80%
Positive	15	17.86	18	10.84	33	13.20
Somewhat positive	15	17.86	30	18.07	45	18.00
Mixed—both positive and negative	28	33.33	79	47.59	107	42.80
Somewhat negative	8	9.52	19	11.45	27	10.80
Negative	7	8.33	2	1.20	9	3.60
Very negative	4	4.76	–	–	4	1.60
Neutral	3	3.57	12	7.23	15	6.00
NA	–	–	2	1.20	3	1.20
Total	84	100.00%	166	100.00%	250	100.00%
Missing	–	–	–	–	–	–
Change over the past five years						
Much better	–	–	–	–	–	–
Better	6	7.32%	30	18.18%	36	14.57%
Same	29	35.37	78	47.27	107	43.32
Worse	29	35.37	44	26.67	73	29.55
Much worse	13	15.85	5	3.03	18	7.29
NA	5	6.10	8	4.85	13	5.27
Total	82	100.00%	165	100.00%	247	100.00%
Missing	2	2.38	1	.60	3	1.20

Note. Percentages are calculated for non-missing data. Percentages may not total 100 due to rounding.

Overall, just eight minority participants reported somewhat negative or negative relations with natives and just one with other migrants in contrast to their assessments at the neighborhood and urban levels.[102] More than three in four minority participants considered their relations to be stable or improving during the preceding five years (77.1% with natives and 84.2% with migrants),[103] with eleven interviewees reporting examples of very positive relations with their

[102] Similarly, just two Greek participants reported somewhat negative or negative personal relations with natives and just two with migrants. Comparing assessments of personal relations with natives and migrants on a five-point scale by citizenship group, the results of Wilcoxon–Mann–Whitney tests indicate that there is no statistically significant difference between the distributions of assessments of personal relations with natives ($z = 0.288$, $p = .7734$) or migrants ($z = –1.107$, $p = .2681$).

[103] More than nine in 10 Greek participants also considered personal relations to be stable or improving during the preceding five years (90.36% with natives and 96.32% with migrants). In contrast to personal relations, larger shares of both groups pointed to a deterioration of relations between natives and migrants in their neighborhoods but particularly in the center of Athens, with minority participants making significantly more negative assessments of changes at the neighborhood scale ($z = 4.021$, $p = .0001$).

native and migrant neighbors and acts of mutual help and support, and six reporting examples of very positive relations with their landlords.

Table 12. Percent distribution of participants by assessment of relations between natives and migrants in the center of Athens and by broad group of citizenship (n = 250).

	By group				Aggregate	
	Minority residents		Greek residents		Total	
	N	Percent	N	Percent	N	Percent
State						
Very positive	–	–	–	–	–	–
Positive	2	2.38%	2	1.22%	4	1.61%
Somewhat positive	1	1.19	4	2.44	5	2.02
Mixed—both positive and negative	15	17.86	53	32.32	68	27.42
Somewhat negative	6	7.14	36	21.95	42	16.94
Negative	12	14.29	45	27.44	57	22.98
Very negative	36	42.86	23	14.02	59	23.79
Neutral	–	–	1	.61	1	.40
NA	12	14.28	–	–	12	4.84
Total	84	100.00%	164	100.00%	248	100.00%
Missing	–	–	2	1.20	2	.80
Change over the past five years						
Much better	–	–	–	–	–	–
Better	–	–	1	2.13%	1	.88%
Same	7	10.61%	3	6.38	10	8.85
Worse	16	24.24	28	59.57	44	38.94
Much worse	31	46.97	15	31.91	46	40.71
NA	12	18.18	–	–	12	10.62
Total	66	100.00%	47	100.00%	113	100.00%
Missing	1	1.49	1	2.08	2	1.74

Note. The question on changes in the center of Athens was asked to groups A and C (n = 115). Percentages are calculated for non-missing data. Percentages may not total 100 due to rounding.

Thus, despite broader deteriorating conditions, large shares of participants developed relations with natives and migrants not only in their residential areas but across the larger metropolitan space. These findings confirm research that has found close interethnic relationships in European cities (Pratsinakis, Hatziprokopiou, Labrianidis, & Vogiatzis, 2017, p. 103), but has also indicated the multiplicity and dynamic character of these interethnic relationships, particularly between natives and migrants (Balampanidis, 2016, p. 204), as well as the important role of relationships with neighbors and employers (Vaiou & Stratigaki, 2008, p. 124). My findings and other research also indicate that with the intensification of the crisis from 2010 onwards,

relations at all levels tended to become more distant and problematic (Balampanidis, 2016, p. 93; Lafazani, 2014, pp. 256–293; 2021), though my research identifies such changes less so at the personal and professional level, compared to the neighborhood and city levels. Overall, the central location and costs of housing were critical for minority participants and had broad and mixed effects on their everyday lives and the fulfillment of other basic needs.

Other essential needs

Declining incomes and housing affordability were accompanied by declining access to food, health, education, and transportation. All but four minority participants reported that they had to make choices between covering housing costs and other basic expenses as a result of unemployment, underemployment, and low incomes. I examine these issues below.

Food

About a third of minority participants (34.3% or 23 of 67) reported that they had a hard time securing their food or eating adequately during the preceding two years. Eight Greek participants (16.7%), half of them renters, reported the same. The experiences of food insecurity varied. A street vendor noted that there were days when there was very insufficient or no food: "Maybe eating. One day, one person [buys an umbrella] . . . five, ten euros . . . Just eating. . . . All say 'Thanks, thanks...' Thanks are good, maybe not eating" (B. T., interview in person, December 23, 2011). Another street vendor experiencing homelessness emphasized that even without paying rent anymore, food was still not secure:

> Yes, there are a lot of things that have changed… because before… when we I used to sell there on Ermou it was not as tough. It was 20 euros… one day. You could make money, make expenses. But now… it is

> too tough… to eat, a little to call my mother, my father… it is they only who call me. So, it is too tough for all the things. (A. W., interview in person, August 7, 2012)

A construction worker who used to work seven days a week noted that he could just cover rent and food: "Worked... 20 days [in three months]. . . . Only to bring to eat. . . . Rent and food" (J. W., interview in person, March 27, 2012).

Urban Athens and the rural Crete and Aegean islands, as well as low-income and non-EU households were disproportionately affected by food insecurity during the crisis in Greece, as shown by an analysis of the EU-SILC microdata in 2009 and 2014 in Greece (Konstantinidis, 2022). Increases of food prices and value-added taxes (VAT) on food along with other austerity measures, some of which affected small-scale food producers and traders, and insufficient measures to mitigate food insecurity by the central and local governments, were associated with increased food insecurity, food insecurity for children, as well as increased food expenditures as part of household expenditures, and a shift to less expensive food (Backes et al., 2018, November, pp. 5–6; Konstantinidis, 2022). Furthermore, a study of unemployment, declining wages, social protection, and food insecurity in 21 EU countries between 2004 and 2012, thus including the core crisis years, found inter alia that "[a]n additional $100 spent on housing reduced the incidence of food insecurity associated with a 1 percentage point rise in job loss by 0.20 percentage points (95% CI: −0.35 to −0.05)" (Loopstra, Reeves, McKee, & Stuckler, 2016, p. 46). Other research has found that housing cost burdens can undermine food access, food security, and a healthy diet (Kirkpatrick & Tarasuk, 2006, 2007, 2011),[104] something that

[104] The share of people with inability to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day as recorded in the EU-SILC was 7.9 percent in 2010—and lower since the mid-2000s—but reached 14.2 percent in 2012—and remained at 13 percent or above up to 2017 (Eurostat, 2022). For people with incomes below 60 percent of the median equivalized income, though, the share exceeded 50.7 percent in 2012, whereas the recorded

affected renters and different social groups disproportionately during the COVID-19 pandemic and rendered housing and broader social support critical (Airgood-Obrycki et al., 2021, April).

Health

About one third of minority participants (34.3% or 23 of 67 participants) reported that they had a hard time covering their health expenses, as did more than half of the Greek participants (58.3% or 28 of 48). The fact that a higher percentage of Greek participants than minority participants faced hardship in paying medical bills may be because the latter avoided going to the doctor because of the cost, lack of health insurance, or documentation. Five minority participants reported that their health insurance had recently expired for the first time due to lack of the required number of social insurance contributions, even after as much as nine years of continuous health insurance coverage (J. W., interview in person, March 27, 2012), while those who did not have health insurance only had the right to emergency hospital treatment. Three minority participants who faced unemployment, underemployment, and continuous housing affordability issues declined to take medical tests at hospitals in order to receive treatment because they could not afford the costs of these tests.

> I went for my stomach, and, you know, my health booklet had expired, and I had to have a blood test. Then, you either pay, or they don't carry out the exams. 'No, I won't pay, don't do them to me.' The health

share in 2010 was 22.7 percent and had varied but not exceeded 30 percent since 2003 (Eurostat, 2022). In Attiki (NUTS EL3), the severe material deprivation rate, which ranged from 8.3 to 13.3 percent between 2003 and 2008, was 9.5 percent in 2009 and 2010 but 19.0 percent in 2012 and 20.0 percent in 2014, remaining above 20 percent up to 2017 (Eurostat, 2022). The gap between Greek and non-EU citizens in the material deprivation rate in Greece was significant in 2010 (21 percentage points), but even though the rate nearly doubled for Greek citizens from 2010 to 2014, the gap widened further (37 percentage points), with more than half of non-EU citizens in severe material deprivation. The severe material deprivation rate for non-EU28 citizens in Greece was 55.7 percent in 2014 (39.8 percent of EU28 citizens other than Greek citizens, and 53.2% for all foreign citizens), compared to 19.0 percent for Greek citizens (Eurostat, 2022). In 2010, the rate was 31.3 percent for non EU28 citizens (28.6 percent for EU28 citizens other than Greek citizens, and 30.8 percent for all foreign citizens), compared to 10.1 percent for Greek citizens (Eurostat, 2022).

> booklet requires 80 stamps [social security contributions]. Where can I find 80 stamps?! (B. C., interview in person, September 26, 2011)

Another participant pointed out additional barriers due to a tenuous migration status: "They request papers. . . . And if you went to the hospital, OK, if you don't have papers... so what? You will die on the street?" (M. T., interview in person, May 14, 2012). As also found in the case of undocumented migrants in the U.S. (Torres & Waldinger, 2015), fear of arrest prevented a family from taking a baby to the hospital, although children were entitled to free treatment regardless of migration status. However, 10 participants noted that a few health professionals, staff, and organizations made sure that before and especially during the crisis everyone had access to health care regardless of health insurance, ability to pay, or migration status. As one participant noted, "whoever doesn't have papers... and doesn't have booklet [health insurance], and doesn't have money, and has some problem, they do help" (T. K., interview in person, May 16, 2012). As shown in Chapter 5, mobilizations that included demands for health care took place during that time, with a decisive participation of migrants.

More broadly, the Great Recession brought to light the highly consequential relations between housing, health, and the role of policies. While explained by researchers (Saegert & Evans, 2003) and highlighted by the World Health Organization (WHO) (1989, 2018, November) for decades, these relations were particularly evident during the foreclosure crisis in the U.S. (Libman, Fields, & Saegert, 2012a, 2012b), with foreclosures and health disparities affecting particularly African Americans (Saegert, Fields, & Libman, 2011). Housing debt was also found to affect self-reported health, particularly of renters, in a study of 27 European countries between 2008 and

2010, through "transitioning into housing payment arrears" (Clair, Loopstra, et al., 2016, p. 306; Clair, Reeves, et al., 2016).

Education

Three minority participants (4.5%) reported having a hard time covering their educational expenses or being prevented from continuing their education, while 19 Greek participants in education (39.6%) faced problems with their educational expenses. Four minority and six Greek participants faced problems with covering the educational expenses of their children. For example, a minority participant with three children aged between four and eight and renting a $50m^2$, old apartment for €270—after having moved two years earlier from another less affordable apartment due to unemployment—received remittances from Syria to cover living expenses including the educational expenses for his children.

> Judging from the experience of my two kids who are in primary school, they get all the help they need. I know the teacher and she is extremely helpful, especially since she learned that I am unemployed. However, I didn't have money to buy the necessary notebooks etc. for my kids and they didn't go to school for the first two weeks. (D. S., interview in person, October 6, 2011)

Transportation

Transportation expenditures, travel mode use, and patterns of movement in the city also changed. As a long-time minority resident noted, during his 10 years of stay in Athens, he had never faced such a difficulty as over the preceding three years, and that even after doubling up, they had a hard time meeting both housing and transportation expenses:

> Me. Three years ago, I was very well. Very well [emphasis]. . . work . . . money . . . two cars, the house by myself, I can. Now... I stay with two friends and up to now we cannot pay the rent. The car, I sold the one,

> the other doesn't have insurance. (G. P., interview in person, February 24, 2011)

Changes took place in the ways participants commuted to work. For example, a participant used the bus or metro or carpooling from 2000 to 2004, then bought a car, and sold it in 2011, returning to commuting by transit.

> In the past, I had a car. In the past, eight years, I had a car here... I was doing fine, that is... wherever I want I go, I return... it was easy. Now, all... I go by metro... bus. . . . From 2000 until 2004... I went by bus... I went with my uncle... friend... that is as fast as it can be... with the uncle that is... how to tell you that is. . . . What is most convenient to get there faster. Yes. . . . Buses and metro. [By car] until 2011. . . . Now, recently... in the past six, five, six months... I am by... I am on foot. By bus and metro. By metro now, to go to Ethniki Amyna, how long will it take you? Ten minutes? Fifteen? Yes. . . . Faster than the car, that is. . . . I remember, in the past I remember, at 2:30 o'clock, 3:00 o'clock, I start from Piraeus... to go to Ekali... it took me at least two and a half to three hours. To reach. Now it might take you some... half an hour. . . . 2006? 2007... it was somewhere there. . . . Now no... no problem at all I tell you. You only stop at the traffic lights. . . . They have both sold them [the cars], and cannot move one's car... because gas is expensive. (D. P., interview in person, May 25, 2012)

A construction worker having lived in Athens for nine years reported: "In the first period, the first three–four years [I commuted] by metro, tram and such... then I got a car. For four years. . . . [Then] I sold it. . . . Now I don't have [a car]. . . . [Now it is again] metro, train, bus" (A. L., interview in person, October 17, 2011). A construction worker having lived in Athens for five years noted: "I bought a car after one and a half year. That is three years ago. . . . I don't have a car now... and the ticket is one and a half euro [emphasis]... 1.40" (T. K., interview in person, May 16, 2012). A contractor sold his car and later his motorbike: "And to tell you something, not even gas do I have to put in the car... I had a motorbike, I sold it... we have reached zero" (C. P.,

interview in person, May 18, 2012). As a construction worker having lived in Athens for six years noted: “At the beginning I used to go by metro. Then I got a car and went by car. Then, I sold the car and returned, metro, bus... And with the crisis, I don’t even have money for tickets now” (R. F., interview in person, October 10, 2011).

Changes in commuting patterns by transit during the economic crisis were also reported. For example, a participant stopped using the metro and used buses instead, as bus fares were more affordable. He faced a longer commute though, and noted that there were cuts to bus lines and personnel, resulting in longer wait times.

> Over the recent period, I buy a card only for buses and for trolley. Due to the economic crisis. When... two months ago, I used the metro. The metro was always easier. I was always taking the metro. . . . And that’s why I take a long time now to go to work... takes one and a half hour. With the metro I [could] go faster. Faster. For example... from Vathi square, Omonoia, you to go to Gerakas... up. Before... the train towards Doukissis Plakentias... you go in 20 minutes... and from the house, half an hour. You make it in half an hour. Half an hour, 40 minutes. Whereas with buses, you will be doing... one hour. . . . When it comes back in the afternoon, almost two hours. . . . Over the recent period the buses are delayed very much, in relation to the past. In the past... I mean a year earlier. . . . They are fewer. . . . I can say that... there is a 30 percent reduction of buses... 30, 40 percent. You see on every street, every large street... to have taken out two three buses. . . . And as you hear, they don’t have personnel. (C. H., interview in person, January 7, 2012)

Thus, most minority participants commuted primarily by public transit with a combination of modes both before and during the crisis, with few cars or motorbikes—almost all sold during the crisis—and some carpooling, as research from other cities also finds (Blumenberg & Smart, 2010, 2014). Findings confirm in part the importance of proximity between housing and workplace, and of residential areas as areas of work, and seeking work, as emphasized in

previous research in the case of Athens with longer-time minority residents (Hatziprokopiou & Frangopoulos, 2016; Vaiou et al., 2007). In addition, the findings suggest the importance of transit connectivity of areas where minority participants lived to various areas of work, as evidenced by extensive commuting patterns to reach workplaces across large parts of the region.

The findings also indicate the increased significance of public transit during the crisis for the minority participants during a time of service cuts and increased transportation costs. Lastly, they indicate that many non-work activities were restricted during the crisis. These findings shed light on some of the causes and effects of broader changes in transportation in Athens during the crisis that were marked by traffic volume reduction, reduction in new car registrations, and reduced cab use, as well as service cuts, fare increases, and revenue and passenger decreases in public transportation (Serraos et al., 2016, pp. 128–129), despite the fact that some groups had to switch to transit as previously explained.[105] The ways in which low-income residents facing high transportation costs engaged in various creative strategies and the tradeoffs and restrictions associated with them display commonalities with other cities (Blumenberg & Agrawal, 2014).

Overall, between 2010 and 2015 average household expenditures declined remarkably for both housing and for other goods and services, according to the ELSTAT (2021b) Household Budget Survey (HBS) (ELSTAT, 2016, October 5). The accounts of minority participants highlight the centrality of housing affordability in meeting other basic needs and the value of conceptualizing housing affordability in association with other basic needs (Pelletiere, 2008, February; Stone, 2006c).

[105] Klein and Smart (2017) also find transitions into and out of car ownership particularly for poor and minority households.

Overall living conditions

Assessing changes in overall living conditions, more than nine in 10 participants (95.6%) (in both groups) reported either much worse or worse living conditions (97.0% of minority participants and 93.6% of Greek participants, Table 13). Nearly two thirds of all participants assessed their living conditions to have become much worse during the two years preceding the survey (65.8%), but about eight in 10 minority participants (80.6%) and more than four in 10 Greek participants (44.7%) reported so. However, another three in 10 participants overall (29.8%), that is one in six minority participants (16.4%) and nearly half of the Greek participants (48.9%) assessed their own living conditions to have become worse, whereas out of 114 participants who provided assessments, only three participants assessed them to have remained stable (2.6%), and two to have improved (1.8%).

Table 13. Percent distribution of participants by assessment of change in own living conditions over the two years preceding the survey and by broad group of citizenship (*n* = 115).

	By group				Aggregate	
	Minority residents		Greek residents		Total	
	N	Percent	N	Percent	N	Percent
Change in living conditions						
Much better	–	–	–	–	–	–
Better	1	1.49%	1	2.13%	2	1.75%
Same	1	1.49	2	4.26	3	2.63
Worse	11	16.42	23	48.94	34	29.82
Much worse	54	80.60	21	44.68	75	65.79
Total	67	100.00%	47	100.00%	114	100.00%
Missing	–	–	1	2.08	1	.87

Note. This question was asked to groups A and C (*n* = 115). Percentages are calculated for non-missing data. Percentages may not total 100 due to rounding.

The results of a Wilcoxon–Mann–Whitney test indicate that there is a statistically significant difference between the distributions of assessments of changes in own living conditions of residents by broad group of citizenship (z = 3.874, *p* = .0001). In other words, while almost all

participants reported a deterioration of their own living conditions during the period 2009–2012, minority participants assessed a statistically significantly more severe deterioration of their living conditions compared to Greek participants. While assessments of living conditions extend beyond housing to all aspects of everyday urban life, the centrality of housing in shaping these assessments was evident, particularly in the interviews.

Housing discrimination and fair housing

Rising racism and discrimination, including racist violence directed primarily against migrants, along with increasingly widespread anti-immigrant political discourse with "cumulative effects" (Small & Pager, 2020, p. 61) were reported both by minority and Greek participants in my research (Tables 14 & 15) and in other sources (Council of Europe, 2013, April; European Commission against Racism and Intolerance, 2015, February; Greek Ombudsman, 2013, January, 2013, September; Human Rights Watch, 2012, July; Kalandides & Vaiou, 2012; Kandylis & Kavoulakos, 2011; Koutrolikou, 2015, 2016; Lafazani, 2018; Papatzani, 2021; Psarra, Yfantis, & Kerasiotis, 2014, April; Racist Violence Recording Network, 2012, March, 2012, October, 2013, April, 2014, April, 2015, May).[106]

[106] Doctors of the World/*Médecins du Monde* - Greece (MdM - Greece) (Psarra et al., 2014, April) characterized this rise in racist violence as "the other Greek crisis" (p. 3). While racism and racist violence were not a new phenomenon during the crisis, Greece, Spain, and Portugal "were the only European countries where no extreme right formations could thrive" for several decades, while Greece also "held the position of the most hospitable and tolerant country" in the EU in 1991 (Psarras, in Psarra et al., 2014, April, p. 36). Due to the rise in racist violence and the absence of official documentation, the Racist Violence Recording Network (RVRN) was established in mid-2011 by UNHCR (or UN Refugee Agency) and the National Commission for Human Rights (GNCHR), consisting in 2013 of 30 organizations: "Aitima; Antigoni – Information and Documentation Centre on Racism; Arsis; Doctors of the World; Amnesty International; Network for the Social Support of Refugees and Migrants; Hellenic League for Human Rights; Hellenic Red Cross; Greek Helsinki Monitor; Greek Council for Refugees; Greek Forum of Migrants; Greek Forum of Refugees; Human Rights Commission of the Bar Association of Rhodes; "Positive Voice"; "Medin"; "Babel" Day Centre; Movement for the Support of Refugee and Migrant Rights (Patras); LATHRA-Solidarity Committee for Chios refugees; METAdrasi; Integration Centre for Working Migrants – Ecumenical Refugee Program; Group of Lawyers for the Rights of Refugees and Migrants; Group of Lawyers for the Support of Refugee and Migrant Rights (Thessaloniki); Association of Afghans United in Greece; Forum of

Table 14. Percent distribution of participants by reporting of incidents of racism or discrimination against migrants and by broad group of citizenship (n = 250).

Incidents of racism or discrimination against migrants	By group				Aggregate	
	Minority residents		Greek residents		Total	
	N	Percent	N	Percent	N	Percent
Yes	77	91.67%	103	62.05%	180	72.00%
No	4	4.76	57	34.34	61	24.40
NA	3	3.57	6	3.61	9	3.60
Total	84	100.00%	166	100.00%	250	100.00%
Missing	–	–	–	–	–	–
Spaces						
Housing spaces	36	47.37%	15	16.85%	51	30.91%
Streets	59	77.63	56	62.92	115	69.70
Squares	57	75.00	42	47.19	99	60.00
Education spaces	14	18.42	20	22.47	34	20.61
Workplaces	37	48.68	13	14.61	50	30.30
Entertainment spaces	21	27.63	8	8.99	29	17.58
Migrants' shops	51	67.11	10	11.24	61	36.97
Street vendors' areas	17	22.37	22	24.72	39	23.64
Natives' shops	18	23.68	17	19.10	35	21.21
Cultural spaces	1	1.32	4	4.49	5	3.03
Social spaces	1	1.32	8	8.99	9	5.45
Recreation spaces	7	9.21	7	7.87	14	8.48
Religious spaces	18	23.68	6	6.74	24	14.55
State agencies	61	80.26	13	14.61	74	44.85
Public transit	41	53.95	26	29.21	67	40.61
Other spaces	20	26.32	8	8.99	28	16.97
Total	76	100.00%	89	100.00%	165	100.00%
Missing	1	1.30	14	13.59	15	8.33
Frequency						
Rarely	7	9.33%	22	25.58%	29	18.01%
2–3 times per year	5	6.67	15	17.44	20	12.42
4–5 times per year	7	9.33	3	3.49	10	6.21
1–2 times per month	13	17.33	16	18.60	29	18.01
Once a week	6	8.00	8	9.30	14	8.70
2–3 times per week	2	2.67	3	3.49	5	3.11
4–5 times per week	2	2.67	2	3.33	4	2.48
Every day	26	34.67	14	16.28	40	24.84
Multiple times per day	7	9.33	3	3.49	10	6.21
Total	75	100.00%	86	100.00%	161	100.00%
Missing	2	2.60	17	16.50	19	10.56
Change of frequency						
Decreased a lot	–	–	–	–	–	–
Decreased	–	–	5	6.49%	5	3.40%
Remained stable	15	21.43%	15	19.48	30	20.41
Increased	22	31.43	44	57.14	66	44.90
Increased a lot	31	44.29	13	16.88	44	29.33
NA	2	2.86	–	–	2	1.36
Total	70	100.00%	77	100.00%	147	100.00%
Missing	7	9.09	26	25.24	33	18.33

Note. Percentages are calculated for non-missing data. Percentages may not total 100 due to rounding.

Migrants in Crete; Colour Youth; OLKE Greece; YsMedia; i-RED Institute for Rights, Equality and Diversity; PRAKSIS; and, the Greek Ombudsman as an observer" (Racist Violence Recording Network, 2013, April, para. 35).

Table 15. Percent distribution of participants by reporting of personal experience of racism or discrimination and by broad group of citizenship (n = 250).

Personal experience of racism or discrimination	By group: Minority residents		By group: Greek residents		Aggregate: Total	
	N	Percent	N	Percent	N	Percent
Yes	76	90.48%	50	30.86%	126	51.22%
No	7	8.33	110	67.90	117	47.56
NA	1	1.19	2	1.23	3	1.22
Total	84	100.00%	162	100.00%	246	100.00%
Missing	–	–	4	2.41	4	1.60
Spaces						
Housing spaces	30	40.00%	4	10.26%	34	29.82%
Streets	50	66.67	11	28.21	61	53.51
Squares	49	65.33	6	15.38	55	48.25
Education spaces	1	1.33	16	41.03	17	14.91
Workplaces	35	46.67	18	46.15	53	46.49
Entertainment spaces	13	17.33	4	10.26	17	14.91
Migrants' shops	12	16.00	2	5.13	14	12.28
Street vendors' areas	3	4.00	2	5.13	5	4.39
Natives' shops	12	16.00	5	12.82	17	14.91
Cultural spaces	1	1.33	2	5.13	3	2.63
Social spaces	2	2.67	2	5.13	4	3.51
Recreation spaces	5	6.67	2	5.13	7	6.14
Religious spaces	8	10.67	2	5.13	10	8.77
State agencies	64	85.33	8	20.51	72	63.16
Public transit	26	34.67	8	20.51	34	29.82
Other spaces	18	24.00	6	15.38	24	21.05
Total	75	100.00%	39	100.00%	114	100.00%
Missing	1	1.32	11	22.00	12	9.52
Frequency						
Rarely	4	5.80%	20	44.44%	24	21.05%
2–3 times per year	10	14.49	8	17.78	18	15.79
4–5 times per year	10	14.49	2	4.44	12	10.53
1–2 times per month	11	15.94	9	20.00	20	17.54
Once a week	6	8.70	4	8.89	10	8.77
2–3 times per week	2	2.90	–	–	2	1.75
4–5 times per week	4	5.80	–	–	4	3.51
Every day	17	24.64	2	4.44	19	16.67
Multiple times per day	5	7.25	–	–	5	5.39
Total	69	100.00%	45	100.00%	114	100.00%
Missing	7	9.21	5	10.00	12	9.52
Change of frequency						
Decreased a lot	–	–	1	2.63%	1	.94%
Decreased	3	4.41%	11	28.95	14	13.21
Remained stable	20	29.41	13	34.21	33	31.13
Increased	24	35.29	13	34.21	37	34.91
Increased a lot	19	27.94	–	–	19	17.92
NA	2	2.94	–	–	1	.94
Total	68	100.00%	38	100.00%	106	100.00%
Missing	8	10.53	12	24.00	20	15.87
Reported incident(s)/legal action						
Yes	17	26.56%	12	26.67%	29	26.61%
No	46	71.88	33	73.33	79	72.48
NA	1	1.56	–	–	1	.92
Total	64	100.00%	45	100.00%	109	100.00%
Missing	12	15.79	5	10.00	17	13.49

Note. Percentages are calculated for non-missing data. Percentages may not total 100 due to rounding.

More specifically, about three in four (75.9% or 110) of the 147 participants who provided assessments of changes in incidents of racism or discrimination against migrants during the preceding five years across various spaces in the city including housing, reported that such incidents had increased (45.5%) or increased a lot (30.3%). Specifically, 77.9 percent of minority participants and 74.0 percent of Greek participants reported an increase, while the rest reported no change with the exception of five Greek participants in 2010 who reported a decrease.

A considerable share of participants reported racism or discrimination against migrants (Table 14) and several minority participants also reported personal experiences in housing spaces—although housing spaces were not the most common spaces where racism or discrimination was reported (Table 15). About one third of the minority participants (30 of 84 participants or 35.7%) reported having personally experienced racism or discrimination in housing spaces, and about four in 10 (36 participants or 42.9% of the minority participants) reported incidents of racism or discrimination against migrants in housing spaces. Fifteen Greek participants also reported such incidents against migrants in housing spaces, 11 participants in 2012 and just four in 2010. Eight Greek participants reported incidents against migrants or foreigners in general, and seven against broader and more specific groups based on intersections of skin color, ethnic origin, region of origin, religion, migration status, sex, and country of birth or citizenship.[107] Perpetrators were identified or estimated as individuals, state agencies, and organized groups.[108] In addition, among the 50 Greek participants who reported personal experience of incidents of racism or

[107] These were migrants with different skin color, Arab migrants, Muslim migrants without documentation, migrants of African descent, migrants of Asian descent, female Albanian, Afghan, Bangladeshi, Egyptian, and Pakistani residents. One participant noted that the incidents were both racist and sexist.

[108] These were landlords, residents in their apartment buildings, police operations in houses of migrants, and criminal organizations.

discrimination (30.9%),[109] four reported discrimination in housing spaces on the grounds of sex, gender identity, or sexual orientation. Two reported such incidents taking place in 2010 and two in 2012. The frequency of incidents ranged from rarely to once a week and was either stable or increasing.[110]

Types and effects of discrimination

The interviews of minority participants provided additional insights. Eleven minority participants (17.2% of the interviewees) were denied housing by landlords who stated that they did not rent their houses to migrants or foreigners (Table 16).[111] Thus, they experienced issues of access to housing because of open or explicit discrimination in the private rental housing market.

> Three out of ten... yes. . . . Certainly. Will tell you 'For foreigners, we don't rent it.' (D. P., interview in person, May 20, 2012)

[109] Past research has also shown that "Although more prevalent among people with disadvantaged social status, results show that perceived discrimination is common in the total population, with 33.5 percent of respondents in the total sample reporting exposure to major lifetime discrimination and 60.9 percent reporting exposure to day-to-day discrimination," based on the MacArthur Foundation Midlife Development in the United States (MIDUS) survey in 1996 (Kessler et al., 1999, p. 208). In 2012, seven in 10 respondents in Greece to the *Special Eurobarometer 393* on discrimination in the EU reported that discrimination on the basis of ethnic origin was very or fairly widespread in the country (25% and 45% respectively), while 25 percent had "witnessed or heard of someone being discriminated against or harassed" on the basis of ethnic origin (and 33% on various grounds) in the preceding 12 months. In addition, 10 percent reported that they had "personally felt discriminated against or harassed" on the basis of one or more grounds in the preceding 12 months.

[110] No studies on housing discrimination of lesbian, gay, bisexual, transgender, queer, and intersex people (LGBTQI+) in Athens and Greece could be located. However, in the 2012 EU LGBT survey by FRA (2014), 13 percent of respondents across the EU reported discrimination "when looking for a house or apartment to rent or buy (by people working in a public or private housing agency, by a landlord)" in the preceding 12 months because of being LGBT (17% of transgender respondents, 16% of lesbian women, 12% of gay men, and 9% each of bisexual women and men) (p. 41). A 2011 online pair-testing study of 50 U.S. metropolitan areas, prepared for the U.S. Department of Housing and Urban Development (HUD), also found discrimination in rental housing against same-sex couples, and "slightly more adverse treatment" in areas "with state-level protections" on the ground of sexual orientation (Friedman et al., 2013, June, p. iv). In the Swedish rental market, Ahmed, Andersson, and Hammarstedt (2008) did not find discrimination against lesbian couples by landlords, but Ahmed and Hammarstedt (2009) found discrimination against male homosexual couples, while Ahmed and Hammarstedt (2008) found discrimination primarily against Arabic/Muslim males and secondarily against Swedish males compared to Swedish females.

[111] Three more interviewees reported cases of open discrimination on these grounds experienced by others during the crisis. Drydakis (2010) also found frequent "blatant, direct discrimination," with female Albanian testers "not even allowed to present their credentials" in 2005–2006 (p. 2580).

> Such thing happens. . . . ‘Foreigners no, we don’t give.’. . . We saw about 20 houses... 30... houses. 15 days, every day two–three hours we search. So that we change the house. (G. B., interview in person, April 10, 2012)
>
> Many times. . . . They asked me: ‘Where are you from?’ When he asks ‘where are you from’ . . . he means something. So... many times he told me... ‘Only for Greek.’ And on the telephone. (K. R., interview in person, March 29, 2012)

Ten participants reported such experiences during the period of the crisis, with four of them reporting experiences also in the past, while one participant who had not moved since 2009 reported past experiences. Indeed, about one in five (20.4%) of the participants who had moved since 2009 (48 participants) or were searching for a house at the time of interview (one participant) reported such discriminatory experiences, while about one in 10 (10.4%) of the 48 participants who moved before 2009 reported such experiences.

Furthermore, four participants considered that open discrimination increased during the crisis with broader intensifying racism against migrants and the a priori assumption of some landlords that migrants would not be able to pay: “It was easier [to find a house]. It is more difficult now. . . . They misbehave on the phone... because I am a migrant. . . . Mostly recently, this past year... Say over the past two years” (A. M., interview in person, October 12, 2011). One participant, though, noted that discrimination remained stable, emphasizing that this was a persistent situation in about three of every 10 inquiries that he made both before and during the crisis, while another participant reported that discrimination had decreased because of the increasing housing vacancies.

With one exception, participants reported multiple discriminatory experiences,[112] ranging from one to four of every 10 inquiries that they made.[113] Eight participants reported cases when calling for published advertisements in newspapers, four when calling for advertisements on the street, and three also reported experiences in person. In addition to their experiences on the phone, two participants emphasized that their options for renting apartments were further constrained by explicit published advertisements for rentals with "Greeks only," "no to aliens," and similar demarcations, which they did not pursue. As landlords declined to rent their houses generally to migrants or foreigners, these practices affected participants with varying characteristics and conditions, including longer-term residents with more advanced Greek language proficiency. Asylum seekers were also affected, as they received no housing support and relied on the private rental market to secure housing.[114] These practices were encountered both by participants who eventually moved toward worse housing conditions during the crisis (seven participants) and by participants who moved toward mixed, equal, or better housing conditions (two participants).[115]

[112] The three interviewees who reported incidents experienced by others also reported multiple incidents.

[113] Drydakis (2010) found an average net discrimination of 35.83 percent across 122 areas of Athens in phone contacts by female Albanian and Greek renters in 2006–2007 (p. 2580).

[114] In late 2012, there were about 1,000 accommodation places for asylum seekers in Greece, leaving "a large number of asylum seekers homeless and destitute," as well as "particularly vulnerable to manifestations of intolerance and racist violence," according to the Commissioner for Human Rights of the Council of Europe (Council of Europe, 2013, April, p. 29).

[115] In contrast, across the EU28 between 2012 and 2016, the most frequently reported reason for the most recent incident of discrimination in access to housing when trying to rent or buy an apartment or house, based on skin color, ethnic origin or religion in the five years preceding the survey, was first or last name overall (44%), followed by skin color or physical appearance (40%), citizenship or country of birth (22% and 20% respectively), respondents' accent or the way they spoke the language of the survey country (13%), the way respondents dressed (such as wearing a headscarf or turban, 8%), the reputation of the neighborhood where they lived (4%), and another reason (7%) (FRA, 2017, p. 41). Reasons indicated for discrimination in access to housing varied by group, with skin color being most often reported by respondents with Sub-Saharan background (84%), and skin color or physical appearance being most often reported by Roma respondents (76%), also reported by respondents of South Asian or Asian background (47%) (FRA, 2017, p. 39). Grounds also varied by generation when looking for housing, with 64 percent of migrant descendants (second generation) reporting first and last names, and 38 percent of migrant respondents (first generation) doing so (FRA, 2017, p. 39).

Table 16. Percent distribution of interviewees by personal experience of racism or discrimination in housing spaces and type or effect of the experience (n = 64).

	N	Percent
Type		
Open discrimination in availability of housing: Refused housing	11	17.19%
Implicit discrimination in availability of housing: Refused housing	6	9.38
Open discrimination in rental advertisements: Exclusion of migrants, foreigners, or aliens	2	3.13
Price discrimination: Charged higher housing costs	10	15.63
Verbal harassment by landlords/intermediaries	4	6.25
Verbal harassment by neighbors	2	3.13
Avoidance or fear by neighbors	3	4.69
Effect		
Deterred from renting in areas with higher rents	4	5.25
Relocated from areas with more racism or discrimination or deterred from renting	3	4.69
Fear due to racist violence in housing spaces	3	4.69
Total	28	43.75%

Note. Percentages are calculated out of the total sample of interviewees.

Five of the participants who experienced open discrimination also reported subtle or implicit incidents during the crisis, while one reported only a subtle incident, on the ground of ethnic origin or migrant background in all cases, but also on the ground of skin color in the case of a house visit. These practices involved landlords falsely stating that their properties were not available, with a participant repeating inquiries with the help of a native friend,[116] offering excessively high rents, or refusing to rent based on justifications such as preferences in terms of the family status or sex of prospective tenants. One participant also noted that he was asked very detailed questions about his income, income source, and family status,[117] but considered that the reason for being denied housing was his migrant background rather than other conditions. Another participant though, noted that contrary to cases of open discrimination which left little

[116] One more participant who did not report a personal experience considered that the common practice of landlords who refused to rent their houses to migrants was to state that their houses were no longer available rather than state that they did not rent to migrants, in line with findings from other contexts, such as Belgium (Verstraete & Moris, 2019).

[117] Prior to the crisis, findings from the telephone field experiment in 2006–2007 indicate that female Albanians were more often asked about their employment and financial condition than female Greeks (Drydakis, 2010, p. 2586).

doubt about its occurrence, cases of subtle discrimination were harder to detect and validate, while multiple other reasons also led to being denied housing, with low income, unstable employment and unemployment the most prominent ones during the crisis and affecting low-income native renters as well.

Ten participants (15.6% of the interviewees) who did not experience discrimination in terms of being denied housing reported price discrimination, being charged higher rents or other housing costs than the costs natives would have allegedly been requested to pay for comparable housing, on the ground of their migrant background; three of these participants also attributed this discriminatory practice to the lack of a formal lease. As one participant, whose rent decrease request for a partial basement that he considered to be in poor condition was denied, noted: "Because his house, if a Greek lives [here], the rent will not cost . . . 250 [euros]. Because it costs less" (R. F., interview in person, October 10, 2011). Seven of these participants and two additional ones, who did not have personal experiences, considered that this was a more general practice affecting some migrant renters: "They rent at higher rents [to migrants]" (K. A., interview in person, May 22, 2012).[118] Two participants considered this practice more consequential during the crisis, because they and others could no longer pay the higher housing costs that they used to pay in previous years. Seven of the 10 participants reporting this experience either had lost authorization because of unemployment, such as after the closure of a small business, or had migrated to Athens during the preceding two years and had no authorization.

[118] Drydakis (2011) found differences in rent offers in various areas across Athens, but particularly in areas with higher rents (p. 1248).

Three participants who reported higher housing costs also reported verbal harassment by landlords or intermediaries, and another participant reported mistreatment during an informal eviction. A participant who secured a rent decrease was told, "'in your country do you do these things?'" and commented that such incidents "happen all the time" (D. K., interview in person, October 17, 2011). One participant who was subject to verbal harassment also reported cases of physical harassment toward migrant neighbors, which increased her concerns about personal safety. Although she complained about her treatment to the perpetrator, harassment continued, and she noted that the combination of limited Greek language proficiency and lack of authorization prevented reactions from her or her neighbors. Indeed, four participants who were subject to different types of discrimination noted that not having a formal lease further heightened their risk of discriminatory treatment and the risk of being evicted at any time, and constrained their reactions.

Three minority participants, including one survey minority participant, reported cases of verbal harassment by neighbors including racist comments and threats against them and migrants generally, as well as avoidance and expressions of fear against them by some neighbors. Two more participants reported that some native neighbors avoided them because of their migrant background, and one also noted that some natives avoided living in the same buildings with migrants.[119] However, as shown in the preceding section, just eight minority participants reported overall at least somewhat negative relations with natives and just one with migrants, and just two Greek participants also did so regarding either natives or migrants.

[119] Female Albanians faced more discrimination in availability and rent offers for "newer . . . above-ground . . . and repaired apartments" in 2005–2006 (Drydakis, 2010, p. 2588).

Four participants further reported that they were deterred from searching for houses in areas with higher rents both because of higher rent levels and more racism and discrimination, compared to some central areas of Athens:[120] "One cannot rent there [Peiraeus or Kifissia]. . . . Secondly, because the people who live there don't accept the skin... the black skinned... you understand... the racism" (A. H., interview in person, August 18, 2012). Two participants emphasized that this was not the case with all landlords or all residents of these areas and noted that poorer natives were also unwelcome. In contrast, participants saw some of the central areas of Athens as more accepting and welcoming of migrants: "There are people who say about here . . . that 'all the houses, the foreigners get.'. . . That's why I told you that . . . it is different; it is an area for foreigners" (G. L., interview in person, March 23, 2012). However, three more participants noted that increasing racist violence and intensifying police controls of migrants in some of the more affordable areas of Athens led them to relocate to other areas[121] and avoid certain areas when searching for a house:[122] "Racism, let's say towards Athens [center]. Me, if they give me a

[120] Drydakis (2011) also found that net discrimination in the availability of rental housing was positively associated with rent levels across 122 areas of Athens, ranging from 25.6 percent on average in areas with lower rents to 36.6 percent in areas with moderate rents, and reaching 46.4 percent in areas with higher rents, i.e. 1.8 times higher in areas with higher rents compared to areas with lower rents (pp. 1245, 1247). Receiving an appointment was significantly more likely closer to the Athens center (Drydakis, 2010, p. 2585). In the Swedish rental market, Ahmed and Hammarstedt (2008) found that "immigrants are invited to fewer showings of costly apartments than for less expensive ones, which is consistent with the hypothesis of statistical discrimination" (p. 371). In the rental markets across various Belgian regions in 2013, Verstraete and Moris (2019) found that "[m]ost [low-income and minority] renters base their search on a personal geography of their chances not to be discriminated," avoiding areas, higher-cost units, and landlords who might oppose sharing, thus searching for scarce units within a very small share of the rental market (p. 597). Lower levels of discrimination against tenants of North African origin were also found in poorer and more ethnically mixed areas of the Brussels Capital Region between 2016 and 2019 (Ghekiere & Verhaeghe, 2022).

[121] "Being forced to leave a neighborhood because of discrimination" was also found among 11 experiences of lifetime perceived discrimination, but had the lowest occurrence, as it was reported by two percent of participants in the MIDUS survey of 1996 (Kessler et al., 1999, pp. 212–213).

[122] These experiences are in line with research between 2013 and 2014 that found a change in the criteria for the residential location of some migrants, which also included relocation from some city areas or avoidance of them due to racist violence and police controls, but also that lack of other affordable housing options and social networks in these areas averted some moves (Papatzani, 2021, p. 70).

house as a gift, I don't go . . . [to a particular area]. It is the most well-known story" (C. P., interview in person, May 18, 2012).

None of the participants experienced physical racist violence inside their housing spaces, but three reported incidents against migrants by organized groups in multiple areas: "I have heard in various spaces. They break in houses, say, in Attiki. Egaleo. Aspropyrgos. Patission. They have entered houses and they have hit migrants" (N. B., interview in person, January 16, 2012). This was a new development during the crisis[123] that increased these participants' safety concerns even when at home: "I see a friend of mine... his face was... hit... all. . . . Six months ago. . . . How do you know it that on the fifth floor Afghans live?!" (M. D., interview in person, November 23, 2011).

Overall, the findings indicate a severe and intensifying housing affordability crisis affecting, in particular, low-income and minority renters, exacerbated during the broader socioeconomic crisis. However, the findings also suggest that low-income and minority renters were affected by the lack of housing affordability even before the onset of the 2010 crisis, and point to the continuing relevance of housing discrimination.

[123] Additional incidents in houses were recorded during that time (Council of Europe, 2013, April; ECRI, 2015, February; Papatzani, 2021, p. 67; RVRN, 2013, April; Racist Violence Recording Network, 2014, April, 2015, May).

Chapter 5. Adaptation strategies: Empirical findings

This chapter analyzes the adaptation strategies that minority participants employed during the crisis in Athens in the early 2010s and some of the key factors affecting them. The findings indicate a wide range of adaptation strategies, but also their limits, especially during the period of the crisis, when adaptation strategies were most needed.

Adaptation strategies

Increasing income

Faced with unaffordable living costs, minority participants sought to work harder and search for more employment, often accepting pay and benefit cuts, more working hours per day, and informal work in the same or different occupations.

> To be working. Nice. 25 euros. You, can you live with 25 euros?! Do you ask me if I can live with 25 euros... as my daily wage?! How?! . . . . 'And my food and all, everything?! Rent, don't I pay?!' (C. P., interview in person, May 18, 2012)

The crisis in the labor market affected both minority and Greek participants, but minority participants were particularly affected. Nearly nine in 10 minority participants (88.1% or 59 participants) had experienced unemployment during the two years preceding the survey. In comparison, six in 10 Greek participants (60.4% or 29 participants) had done so.

According to the EU-LFS (2020b), the unemployment rate[124] for the Attiki Region (NUTS2 level) increased from 6.7 percent in 2008 to 25.8 percent in 2012, and 28.7 percent in 2013.

[124] "*Employed persons* [emphasis in original] are persons aged 15 years and over who, during the reference week performed work, even for just one hour a week, for pay, profit or family gain or who were not at work but had a job or business from which they were temporarily absent because of something like, illness, holiday, industrial dispute

(Figure 16). For females, it increased from 8.8 percent in 2008 to 27.4 percent in 2012, and 30.7 percent in 2013. Unemployment for males was lower than for females in 2008 (5.1%), and although it reached very high levels, it also remained lower in 2012 (24.6%) and 2013 (27.0%). The effects of unemployment during the crisis and its aftermath have been highly differentiated between non-EU citizens and Greek citizens. While non-EU citizens and Greek citizens had comparable unemployment rates by the onset of the crisis in 2008, non-EU citizens were substantially more hardly hit by unemployment, and the effects have been more severe and persistent for more than a decade. For non-EU28-country nationals, the unemployment rate increased from 5.9 percent in 2008 to 35.9 percent in 2012, and 42.4 percent in 2013. In comparison, for Greek nationals, it was slightly higher in 2008 (6.8%), and increased to 24.6 percent in 2012 and 26.8 percent in 2013.

Moreover, nearly three in four minority participants (74.6% or 50 participants) were affected by wage cuts, compared to nearly six in 10 Greek participants (58.3% or 28 participants). About half of the minority participants (53.7% or 36 participants) reported that their work hours had been reduced, compared to nearly one fifth of Greek participants (18.8% or nine participants). Lower shares of minority participants (37.3% or 25 participants), compared to Greek participants (45.8% or 22 participants) reported that they had become uninsured. Yet, about two thirds of the

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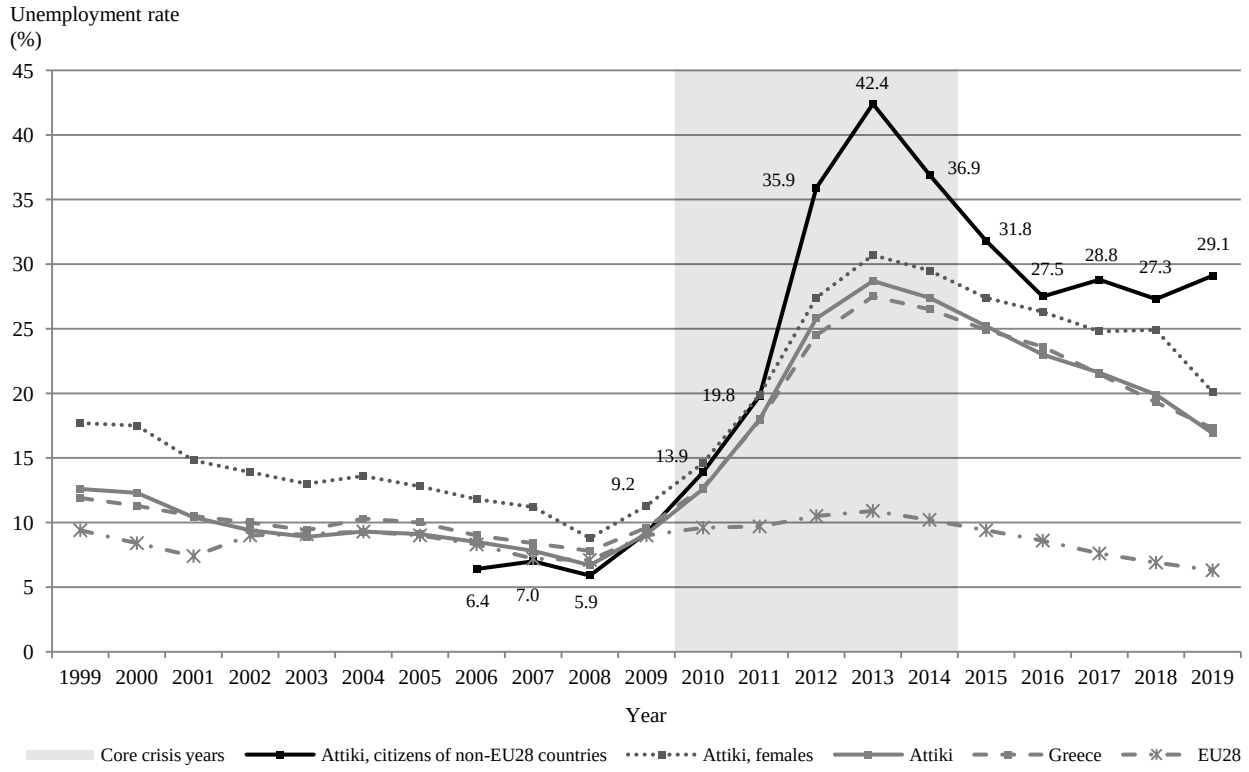
or education and training. *Unemployed persons* [emphasis in original] are persons aged 15-74 who were without work during the reference week, but who are currently available for work and were either actively seeking work in the past four weeks or had already found a job to start within the next three months. The economically *active population* [emphasis in original] comprises employed and unemployed persons" (EU Labor Force Survey, 2020a, para. 6–8). Supplementary indicators to unemployment indicate that the labor market slack expressing unmet need for employment (underemployed part-time workers, persons seeking work but not immediately available, and persons available to work but not seeking work) also increased during the crisis in Greece, including for non-EU citizens. In Attiki, the labor market slack as percentage of the extended labor force doubled in just two years—from 16.0 percent in 2010 to 32.0 percent in 2012—and reached 36.2 percent in 2013 before gradually falling to 21.5 percent in 2020 but not reaching pre-crisis levels (EU-LFS, 2020b).

interviewees (67.2% or 43 participants) reported cuts in their social insurance contributions. About two thirds of the interviewees (68.8% or 44 participants) also reported that they had a hard time negotiating pay or benefits. Nearly one fifth of interviewees (18.8% or 12 participants) reported that their work hours had increased without an increase in pay or accompanied by pay cuts. More than four in 10 interviewees (45.3%) reported that they could not accrue any savings during the preceding two years.

Figure 16. Unemployment rate, Attiki (NUTS 2), Greece, EU15 and EU28, Attiki females, and Attiki, citizens of non-EU28 countries nor reporting country, 15–74 years, 1999–2019, EU-LFS.



Note. Source of data: EU-LFS (2020b).
Values for citizens of non-EU28 countries (2013–2020). Values for Attiki, Greece, and Attiki females of 2001, 2004, 2005, 2009: break in time series. Values for non-EU28 (nor reporting country) citizens of 1999–2005 not available and of 2009: break in time series. Values for EU countries are shown for the EU15 countries in 1999–2001. Values for the EU15 countries were 7.8% in 2002, 8.1% in 2003, and 8.3% in 2004.

Those who had recently migrated to Athens, those working under precarious conditions before the crisis, and construction workers, shop owners, and street vendors faced particular challenges,

as both unemployment and underemployment continued rising and consumption declined. As a street vendor noted, despite his efforts, precarious and informal employment posed challenges in meeting housing expenses, especially during the crisis.

> Today, when I went to the beach… I just sold two watches. . . .This makes 10 euros. You see… Tomorrow, tomorrow I have to give… 15 euros at my house for… expenses for the whole week. You understand? . . . So, you see, it is tough. . . . Sometimes, sometimes, you don't even sell anything. . . . Sometimes you will go to the beach… from 10 o'clock to 2 o'clock. . . . Nothing. . . . The better day, you can make 25 euros, 30 euros. . . . Around 20. . . . 30 euros, 35 euros, it is the day that is very good. (A. H., interview in person, August 18, 2012)

Indeed, contrary to stereotypes directed especially against people experiencing homelessness, among the most common strategies of people facing precarious housing and homelessness are work strategies (Ehrenfeucht & Loukaitou-Sideris, 2014). However, "working harder and making sacrifices" was also a common strategy—though only in some cases successful—among low-income homeowners faced with the threat of foreclosure during the 2007–2009 crisis in the U.S. (Saegert et al., 2009, p. 312).

Receiving remittances

Remittances from family members and friends living in minority participants' countries of origin and other places helped them meet rent payments and avert evictions and homelessness in the early 2010s. Ten interviewees (15.6%) reported having received or regularly receiving amounts from Algeria, Bangladesh, Denmark, Germany, Libya, India, Saudi Arabia, Senegal, and Syria. As a participant pointed out, the direction of remittances changed in just two years: "Two years ago, I was paying the expenses of my parents. And I was fine. Now my parents pay for my

expenses" (R. L., interview in person, March 20, 2012). Another participant emphasized that he received remittances for the first time in 2012 in order to cover housing and other living expenses (K. A., interview in person, May 22, 2012). Receiving remittances was also the case for participants who had recently moved to Athens. For example, a participant who had stayed in Athens for a little over a year, reported staying in a first-floor apartment paying €400 with two friends, and covering the rent with remittances from India and Bangladesh (B. T., interview in person, December 23, 2011). Receiving remittances was seen as a necessary but highly undesirable strategy.

> I also, have these papers from Western Union with me all the time. We left to get better, but we are obliged to have them send us money every time. Look at the paper here. Imagine. You have left to improve, to realize your dreams, and you have reached a final point, you have realized nothing. And you ask for money from your parents. Thus, why did I go? To trouble them? (C. K., interview in person, September 14, 2011)

Overall, the option of receiving remittances was limited to 10 participants, while others needed to continue sending remittances to family members (C. H., interview in person, January 7, 2012; G. B., interview in person, April 10, 2012).

Reducing housing expenses

Staying in or moving to more affordable areas and houses

By the time of the crisis, nine minority participants had already been living in more affordable neighborhoods and occupying the more affordable housing stock compared to other housing units in their area and other areas in the early 2010s. Yet they still faced difficulties in covering

housing costs.[125] While most minority participants moved from the 2000s onwards, and there was considerable variation in their housing arrangements, moving in the early 2010s became a major, and largely involuntary, adaptation strategy in response to increasingly unaffordable housing.[126]

Among the interviewees, three in four (75.0% or 48 participants) moved from 2009 onwards, and about six in 10 (60.9% or 39 participants) moved to worse housing because of issues of affordability. In total, among the 48 participants who moved, about eight in 10 (81.3%) moved to worse housing, whereas only seven moved to better housing and two moved to what they considered as mixed, both more positive and more negative, housing conditions. In contrast, from 2006 to 2009, among the 50 participants who lived in Athens for all of part of that time, about half moved (52.0% or 26 participants). Of these 26 participants, nearly three in four (73.1% or 19 participants) moved to better housing, including two who realized multiple moves towards both better and mixed conditions. However, about one in four (26.9% or seven

[125] One would expect that the housing histories of minority participants who never changed housing and area would be more stable and under less precarious conditions than of participants who tended to move more. Of the nine participants who never moved, about half lived in older apartment buildings with more affordable rents and still faced difficulties meeting utility payments, owing increasing amounts or meeting rent payments by receiving remittances from relatives and friends from abroad. The rest stayed with relatives (e.g., uncles and nephews) and had agreed on a rent decrease with their landlords. Still, they faced difficulties with rent payments due to underemployment (i.e. working two days per week, or being unemployed for the 15 days preceding the interview). For example, a participant stayed alone after his eight flatmates emigrated and received a rent decrease. All expressed satisfaction with the neighborhood and good relations with their landlords, except one participant staying by need in a very old apartment building and being at-risk of eviction.

[126] This analysis is based on the detailed examination of 128 moves that minority participants realized in the 2000s and early 2010s. These were three types of moves: a) 52 moves toward improving housing conditions were realized. Of those, 28 moves were realized to a different area, and 24 moves within the same area; b) 58 moves toward deteriorating housing conditions were realized. Of those, 30 moves were realized to a different area and 28 moves within the same area; and, c) 18 moves were realized to equal or mixed change in housing conditions, of which 16 to a different area and two within the same area. However, in 2010–2012, 27 participants moved one or more times toward deteriorating housing conditions, while just six moved toward better housing conditions and three toward equal or mixed conditions. While in the 2000s some moves were also toward deteriorating housing conditions, several other moves were toward improving conditions.

participants) moved to worse housing because of not affording the rent. Therefore, moves were rather common before the crisis as well, but a lower share of participants moved, and most of those who did, moved to better housing. Yet, even before the crisis, about one in four who moved did so because they faced issues of housing affordability.

Despite historically low levels of residential mobility in Athens, as compared to other cities, there is evidence that moves were realized by broader groups during the crisis.[127] About a third of Greek participants reported having moved to a house with lower expenses between 2010 and 2012, supporting the view that despite the lack of data, "there was already evidence of widespread actual and planned housing mobility in response to the problems of the crisis" by 2013 (Emmanuel, 2017, p. 80).[128]

Less than half of the minority participants never changed residential area, but most of those who did, moved within the City of Athens.[129] However, three participants who had moved to less

[127] In a study of vacant houses in Attiki based on the 2001 and 2011 Census data, Maloutas and Spyrellis (2016, September) found that the City of Athens had 132,000 vacant houses or 21.7 percent of the vacant houses of the Region of Attiki in 2011 and a somewhat higher share than its share of the population (para. 13). The City of Athens demonstrated the second highest increase in vacant houses (3.15%) among the cities of the Region of Attiki between 2001 and 2011, after the City of Zografos (Maloutas & Spyrellis, 2016, September, para. 14). Cohabitation of households due to housing affordability problems was identified as a common trend during the crisis (Balampanidis et al., 2013). As a strategy of reducing housing costs during the crisis cohabitation or moves to smaller units was considered as one of the four factors contributing to the increase of vacant houses between 2001 and 2011 in central municipalities, including the City of Athens, which demonstrated the second highest increase (3.15%) among the municipalities of the Region of Attiki (Maloutas & Spyrellis, 2016, September, para. 18). A 2012 survey by Kapa Research (2012, January) for the Hellenic Property Federation (POMIDA) in Greece found that among respondents who had a house for rent and rented it before 2010, 23.3 percent did not rent it in the preceding two years.

[128] Siatitsa (2021) finds increases in the age of leaving home of young people in the 2010s, returns to parents' houses due to unemployment or completion of studies, and higher rates of overcrowding and severe housing deprivation of people aged 20–29 among people with low incomes (pp. 152–157).

[129] In comparison, Census 2001 data indicate that 85 percent of the migrant population and 89 percent of migrant construction workers did not change municipality for the preceding five years (Arapoglou & Maloutas, 2011, p. 148).

affordable neighborhoods reported that they returned to more affordable ones, for more affordable housing and in order to regain access to local networks for employment information and broader mutual support.[130] These moves often involved missing established connections in the former neighborhoods.

> I have lived there [Ilioupoli] . . . for four years, and I have made a lot of friendships; all in the neighborhood know me. . . . The house, although I pay rent, I feel as if it is my own house. When I left from there, a part of mine left from me, that is, you understand? . . . When I pass from there... it has a good memory . . . for this reason. As my house. (C. P., interview in person, May 18, 2012)

Thus, a recurring pattern involved moves to better housing before the crisis, followed by moves in efforts to find more affordable housing during the crisis. "I was obliged to leave the house I used to rent… this past year. . . . And if I find even less expensive, I will go again [emphasis]" (A. H., interview in person, August 18, 2012). Or: "In the past, when work was good, we rented a good house with my brother. Now that work has fallen, I got another one that is cheaper" (A. P., interview in person, September 24, 2011). An illustrative example is the following sequence of living arrangements. A participant, who lived in three areas and three houses during six years, initially stayed in a very small studio. He moved for better housing in another area, in a

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[130] For example, a minority participant lived during nine years in two different neighborhoods and four houses. The first two and the last house were in the same neighborhood, while the third one in a less affordable neighborhood. In the cases of the first and the last house, he doubled up, in-between though work was going well and lived either by himself or with his girlfriend: "First I stayed with two-three-four people, and then as soon as good work started, I changed. I stayed by myself. And again, the crisis took place... and stayed together. . . . Work. Work. . . . That is, in the past, when I had work, I lived in Psychiko. Yes. I had work, OK, I was fine... I stayed in Psychiko. Now I live here. . . . Here we pay 180 euros [four people in a spacious studio], there we paid 400 euros? But OK, it had work [emphasis]. It had a lot of work. The rent would be covered easily" (A. L., interview in person, October 17, 2011). Another participant moved to a more expensive area and returned to his initial location due to unaffordability. He changed two houses from 2000 to 2008, and three houses from 2008 to mid-2012 in search of more affordable housing (D. P., interview in person, May 25, 2012). "Because the rents here are for... little money. In Koukaki it is very expensive. In Koukaki it was 300 euros, here it is 150 euros. . . . Yes, it is OK. Life here is good. It is not that expensive" (M. S., interview in person, October 7, 2011).

household of two for four years, with a higher rent (net rent 250 €/month, later increased to 280 €/month) and could afford to continue staying there alone even after his brother emigrated. By the end of 2011, he doubled up with a friend in another unit and area because he could not afford the rent anymore. They still owed utilities, and about five months later, he was hosted by a friend in yet another neighborhood, for a few days before migrating back to his home country: "The rent is 250. . . . And now we owe for the electricity 400 euros... for maintenance fees 150 euros... for the water 50 euros. We owe [emphasis]" (R. W., interview in person, April 27, 2012).

Indeed, doubling up and sharing housing expenses, appeared to constitute an increasingly prevalent trend. As a participant pointed out, it averted further increases in homelessness.

> In the past they lived... each one two persons, now more have gathered in the houses. That is every four five people. . . . They live together so that they do not live... [on the street]. . . . Most have left, the people who stayed, stay together now. . . . This is good, because in other neighborhoods a lot of people stay on the squares. (A. L., interview in person, October 17, 2011)

For example, a participant who used to live in the neighborhood of Kypseli in a studio alone paying a net monthly rent of €300, reported at the beginning of 2012 that he moved in with four friends, one of whom covered housing costs and food for all, to be paid back later (D. L., interview in person, March 22, 2012).

> Now me, five months, someone pays for me, the rent, the electricity, water, and the food. And does write on the paper. But even if he writes on the paper, I thank him that he gives for me. . . . In the past... me, I kept a house, I was paying 400 euros. (D. L., interview in person, March 22, 2012)

Thus, an increasingly common strategy involved moving to smaller units and/or doubling up,

resulting in a reduction of housing costs but also housing space per person. As explained by a minority participant, who lived in three different houses in the same area during five years of stay in Athens, he initially moved for better housing, and last moved in March 2012 with his partner and two brothers from a 90-square-meter, €380-apartment to a 30-square-meter, one-bedroom, €150-apartment:

> So that one doesn't tell us . . . 'Because they are bad guys, they don't pay.' Electricity and water and such... here we can pay. That's why. So that we don't steal. (T. K., interview in person, May 15, 2012)

While a major strategy in the face of increasing unemployment and unaffordable housing costs, available space per person became a major issue and housing quality also deteriorated.

> Before I was in a house by myself, for which I paid 250 euros. . . . It was larger. . . . Now inside we are three, in order to be able to pay 250 euros. Before the house was in [a] good condition, but now . . . it is not in a good condition. . . . The house does not fit three! And we now face difficulty with the house (R. F., interview in person, October 10, 2011)

Yet, minority participants had a variety of experiences. Nearly half of the minority participants (30 participants or 46.9%), reported that they were not forced to stay with more people but employed other strategies to cover housing costs. Nearly a third of those who did not double up in the two years preceding the survey, moved for better housing, although they largely faced difficulties with employment and living expenses and one third moved to a more affordable rental unit or area, or both. However, at times additional strategies were necessary. Nearly another third of participants who did not double up negotiated a rent decrease, already stayed with family or friends, or made other housing arrangements.

Receiving rent decreases

A quarter of minority participants (16 participants) reported a rent decrease by their landlords. Most common were rent decreases between 10 and 30 percent[131] rather than larger ones.[132] A lower share of minority participants reported a rent reduction than the shares of renters and landlords who reported that they had agreed to a rent reduction in a 2013 survey at the national level (Kapa Research, 2013, January).[133] Stressing the necessity of these rent decreases, a participant underlined that although rents fell, it was difficult to cover them, because of lack of work and wages.

> Here we pay 180 euros, there we paid 400 euros? Now you find with 200 as well, and with 180... you find a rent. . . . When you don't have work, even if you rent with 100 euros, you won't make ends meet. (A. L., interview in person, October 17, 2011)

Six participants, though, reported cases of rejection of rent decrease requests or rent increases. A participant, whose rent decrease request was rejected, doubled up in a 40-square-meter partial basement. He assessed the apartment as overpriced, mentioning that the unit would be rented at a lower rent if a native were to rent it, and that the landlord rejected a rent decrease request on the

[131] In 2011 and 2012 euros, rent decreases ranged from €20 to €200. Most rent decreases ranged from €20 to €60.

[132] Indicatively, five participants agreed on rent decreases of €100. In addition, two participants received particularly large rent decreases. The largest decrease was from €400 to €200 at the beginning of 2012, for a basement of about 80 m^2. The respondent had lived in this house for three and a half years, but his eight flatmates all emigrated (M. W., interview in person, June 4, 2012). The second largest decrease was from €350 to €200 in October 2010 (J. F., interview in person, October 9, 2011). According to a 2012 Kapa Research (2012, January) survey in Greece for POMIDA, among landlords who had proceeded with a rent reduction, nearly three in four (74.7%) agreed on a rent reduction of up to 20 percent (29.1% up to 10%, and 45.6% up to 20%). Nearly one in five (18.2%) reduced the rent more than 20 percent and up to 30 percent; no landlord reduced the rent more than 50 percent, but small shares reduced the rent more than 30 percent (5.4% up to 40% and 1.7% up to 50%) (Kapa Research, 2012, January).

[133] Among real estate owners who rented their properties and responded a 2013 Kapa Research (2013, January) survey in Greece for POMIDA, 87.6 percent of apartment owners reported that they had proceeded to a rent reduction, while the rest did not. However, considerably lower shares of renters responding to this survey reported that their landlord reduced the rent (52.2% of those who rented an apartment) (Kapa Research, 2013, January).

basis that there were three single and working tenants. The participant previously rented a similar apartment at the same price by himself, and moved out because he could not afford the rent (R. F., interview in person, October 10, 2011). Another participant noted that some landlords expected to raise rents even in late 2011, although conditions had changed. During that time, his landlord declined a request for a rent decrease for his €300, one-bedroom apartment in Attiki, while a previous landlord in 2008 expected an increase for a similar one-bedroom apartment from €350 to €400 (A. N., interview in person, November 24, 2011). There were also two cases in which rents neither increased nor decreased for a few years, however, participants had already rented some of the most affordable units available.

The considerable increase of rental housing vacancies during the crisis resulted in a larger supply of housing available at lower prices, but as the participants' accounts indicate, it was not a sufficient condition for securing affordable housing.

> In the past I could not find a house! . . . For a whole month I searched . . . to find a house close by. . . . And even if I found... it was . . . very expensive. . . . And the guys... in the past, if one wanted to leave from his house, I would pay 1,000 euros to the guy, to leave the house to me. Only. Now... if you want 10 houses . . . I will find. Close by. Now all the houses are vacant. . . . In the past all the houses were rented out. Now all closed. (J. F., interview in person, October 9, 2011)

More broadly, along with the increase in vacancies, the agreement of some landlords to decrease rent was attributed to the dependence of the mostly small landlords in Athens at the time on income from rents (Maloutas, 2014, p. 159; Maloutas et al., 2020, pp. 9–10), as well as the increased property taxes set by the Greek government that further pushed landlords toward keeping rental properties occupied in order to make tax payments (Maloutas, 2021, p. 106). Rent

decreases averted further moves for some of the minority participants who requested and received them. Yet, they were insufficient in eliminating rent burdens. They were also not available to all participants. Still, they were an alternative to evictions (Maloutas, 2014, p. 159).

Making alternative housing arrangements

A few minority participants reported cases of informal practices between landlords and tenants, such as de facto rent reductions in months when renters were out of work,[134] landlords waiting for long periods to receive rents,[135] or practices centering on the exchange of services, instead of rent payments. A case in point was a seven-month stay of a participant and a friend starting in July 2008, in a 110-square-meter single-family house without paying rent, in exchange for repairs and renovation (tiles, paint, plaster, and roof insulation), including work and materials (D. P., interview in person, May 20, 2012).

Another strategy reported involved agreements of minority participants with their employers to live temporarily in their workplaces or in units owned by their employers. After having lived in three different houses and after having doubled up with two to three people, a participant decided to stay in his workplace temporarily, due to economic hardship and plans to leave the country. His stay was eventually prolonged there due to economic hardship and failure of plans (W. S., interview in person, December 18, 2011). Another case was of a participant who was provided

[134] For example, a participant living in a 35-square-meter first-floor apartment in an old housing complex reported de facto flexible rent arrangements: "They didn't lower it [the rent]. If I work, I give €150. If I don't work, I pay €120–€130. But the landlord, every month, wants €150" (M. S., interview in person, October 7, 2011).

[135] For example, a participant, paying a rent of €270 for a 50-square-meter, fourth-floor apartment in Attiki, noted that the landlord waited for a year to receive the rents, since the participant was unemployed with three children. The participant had moved from a more expensive apartment after three years of stay there, increasing unemployment and an unsuccessful attempt to migrate to another European country, in order to find a more affordable apartment (D. S., interview in person, October 6, 2011).

housing and utilities at an informal, carpenter workshop outside of Athens for one and a half years (R. S., interview in person, June 5, 2012). A self-employed shoemaker, living in his workplace, noted that he would not afford living in the area otherwise: "We don't have migrants [in Thisseio]... I think. It is just us. . . . Because it is expensive rents" (M. D., interview in person, November 23, 2011).

However, even landlords who could accommodate delayed rent payments in previous years and had positive relations with the minority participants faced wage and pension cuts along with increased expenditures and thus requested rent payments on time.

> But not myself only [face hardships], all. The Greeks now too. Because the landlord stopped by, before you came . . . and he tells me, 'Do you have money for rent?' And he tells me 'I also have . . . problems,' he tells me, 'I have to pay on the fifth each month.' I don't know what he pays, he tells me 'From now on . . . either on the fourth or the fifth of the month, you have to pay the rent. . . . This, because they cut from me... 400 euros from my salary.'. . . Extremely good person. He has his own problems. Because he stops by, he stops by every week, we sit here, we drink a little coffee, and he is a very good person that is. He lives close by as well, that is we are like friends. (A. J., interview in person, October 5, 2011)

Further complicating matters of access to housing during the crisis, some minority participants also lost their authorization, primarily their residence permits due to unemployment, which rendered signing housing leases more difficult and forced more informal housing arrangements with fewer legal tenant protections.

> If you don't have papers at all, neither Tax Identification Number [AFM], nor pink card [asylum-seeker status], nor anything... and you want to rent a house... and he asks for AFM. You don't have an AFM, he cannot write a lease for you. (R. W., interview in person, April 27, 2012)

Facing housing discrimination

None of the participants reported the incidents of faced housing discrimination or took legal action in the cases of open or subtle alleged discrimination against them. All but one devoted additional resources to their searches for housing,[136] such as more time and employing multiple strategies. For example, three searched for advertisements posted on streets rather than in newspapers, one expanded the search to multiple areas, and six sought the support of their social networks by involving native and migrant friends, neighbors, or employers. Four participants employed the help of others with phone calls,[137] and in two cases they succeeded in renting a house despite the initial explicit refusal by the landlords—which they attributed to the

[136] The cases of others were also not reported, thus no one filed an administrative complaint or took further legal action either before or during the crisis. Along with multiple other hindering factors detailed by the Commissioner for Human Rights of the Council of Europe (Council of Europe, 2013, April), a fee paid to the police was generally required by the *Code of Criminal Procedure* to file a complaint in the early 2010s (ECRI, 2015, February, p. 22). Perceived acts of discrimination in various domains including housing were reported to public authorities just by two percent of respondents in Athens and Rethymno in the 2004 EUMC study (EUMC, 2006, May, p. 47). The results of the EU-MIDIS II also indicate that "[o]nly one out of eight respondents (12%) reported or made a complaint about the most recent incident of discrimination [in any of the areas of life studied] based on ethnic or migrant background," with the reporting rate "not substantially changed since the first EU-MIDIS survey in 2008" (18%), leading to the conclusion that "despite efforts by the EU and its Member States, incidents of discrimination remain largely unreported and therefore invisible to institutions that have a legal obligation to respond to discrimination complaints" (FRA, 2017, p. 42). The reporting rates varied considerably among groups and countries, ranging from two to 30 percent, and in the case of Greece were seven percent by Roma respondents and five percent by respondents with Asian or South Asian background with origin in Pakistan, Bangladesh, India, and another country (but the latter percentage being statistically less reliable due to its base on 20 to 49 unweighted observations) (FRA, 2017, p. 43). Across the EU28 countries, less than one in 10 incidents reported (9% on average and by men and 8% by women) related to housing among various domains of life (FRA, 2017, p. 46). Among those who did not report an incident in housing, reasons for not reporting it were that "nothing would happen/change by reporting discrimination" (42%), "had no proof" (25%), "too trivial/not worth reporting it" (23%), did not "want to create trouble" (13%), "it happens all the time" (17%), and "was concerned about negative consequences" (5%) (FRA, 2017, p. 49). In addition, one in four Roma respondents "did not know where to turn in case of discrimination in the area of housing (24%)" (FRA, 2017, p. 50). Among persons of African descent in 12 EU member states surveyed by EU-MIDIS II, the percentage of participants who did not report the incident of discrimination in access to housing because "they had no proof of having been discriminated against" was 28 percent and "because the incident is not worth reporting" was 24 percent, while another reason for not reporting incidents of discrimination generally was "the belief that nothing would change;" thus, only "one in six respondents (16%) who felt racially discriminated against" generally "reported or made a complaint about the most recent incident to any organization or body" (FRA, 2018, November, p. 11).

[137] The strategy of using a Greek-sounding voice on the phone was also identified in previous research (Drydakis, 2011, p. 1252), while linguistic profiling and increasingly also cybersegregation have received research attention (Freiberg & Squires, 2015).

involvement of a native on their behalf. Two participants stopped making phone calls and found a house through native and migrant friends. Overall, among the 10 participants who experienced open discrimination from 2009 onwards, six eventually succeeded in finding a house, and one kept searching for a house during the time of interview. In the three other cases, though, they stopped the searches and moved in with friends who already rented a house—in one case after six months of efforts in multiple areas, because of both discrimination and a deteriorating financial condition.

Among the participants who reported price discrimination, two participants who had lived in Athens for more than five years moved to other houses, three were searching for houses at the time of the interview but had a hard time finding affordable housing, one successfully negotiated a rent decrease, and the rest stayed and paid the costs despite their complaints, because of plans to emigrate, perceived lack of any other options, and limited Greek language proficiency. The participant who received a rent decrease was a resident of Athens for seven years and a former shop keeper, who also requested that the lease be revised to report the actual rent for tax purposes correctly.

Studies from other countries show similar responses of tenants to housing discrimination. In a study of homecare workers in the U.S., Leavitt and Lingafelter (2005) found that undocumented migration status, having doubled up, and the fear of eviction rendered claiming rights when faced with mistreatment from landlords uncommon. A 2013 study of Belgian private rental markets found that avoiding certain areas and housing, utilizing social networks, enlisting the help of native speakers for calls, viewing appointments, and mediation, as well as expanding searches on

the streets were also common strategies of low-income and minority tenants, while confrontation with landlords was uncommon (Verstraete & Moris, 2019, pp. 597–600). Social networks were also found to be the most important factor enabling refugees to find apartments in the private rental sector in German cities such as Cologne and small- and medium-sized cities in the District of Heinsberg in 2017, in the face of discrimination on the grounds of source of income, migration status, country of origin, and religion, as well as lack of affordable housing; yet in these cities, refugees also received institutional support (Adam et al., 2020, 2021).

Thus, although no reporting and legal action took place, overall the strategies employed by the interviewees are in line with previous research, which indicates that those affected by housing discrimination "are much more than mere recipients of differential treatment" and engage in various strategies, "including negotiation, avoidance, confrontation" as well as political and legal action (Roscigno et al., 2009, p. 67). However, those with fewer resources faced both heightened risks and costs and fewer options, rendering it likely that they could benefit the most from effective protection policies. Minority participants' strategies in the face of discrimination demonstrate potentials and limits and indicate the critical role that fair housing policies can play in effectively protecting those most at risk.

Emigrating

Considering migration was common among participants, but nearly half of the minority participants also reported that they had decided to leave Greece. Nearly two thirds of minority participants (65.7% or 44 of 67) reported that they had thought about migrating to another country, while nearly half (46.3% or 31 of 67) had also decided to do so, not only because of

unemployment, underemployment, and declining wages, but also because of unaffordable housing and other living costs, the lack of social protection, the risk of losing authorization, and increasing racism in the city. A considerable share of Greek participants (60.4% or 29 of 48 participants) had also thought about migrating by 2012, but just three (6.3%) reported having decided to do so.

Return, onward, and circular migration were involved in the considerations and plans by the interviewees. However, the range of possibilities and barriers varied widely, depending on the migration controls and restricted movement to other EU countries that were not faced by Greek and other EU citizens, the reasons why they had left their origins, financial constraints, as well as family ties and social networks in Athens and elsewhere. Age and family status were also among the considerations. Common to the interviewees was the experience of past migration and the recognition of the complex challenges and opportunities associated with moving and settling in a new place, but their experiences varied as did their assessments about their options, ranging from being trapped in Greece to being forced to migrate despite having lived for several years in Athens.

In addition, half of the interviewees (32 participants) expected their living conditions and broader conditions in Athens to further deteriorate and only six (9.4%) expected improvements, while most considered that conditions were substantially more favorable elsewhere at the time. Furthermore, about nine in 10 interviewees (90.6% or 58 of 64) reported that many of their friends, acquaintances, and neighbors had migrated in the preceding two years (up to 90% of their friends), to a variety of destinations—to Albania, Bangladesh, Belgium, Bulgaria,

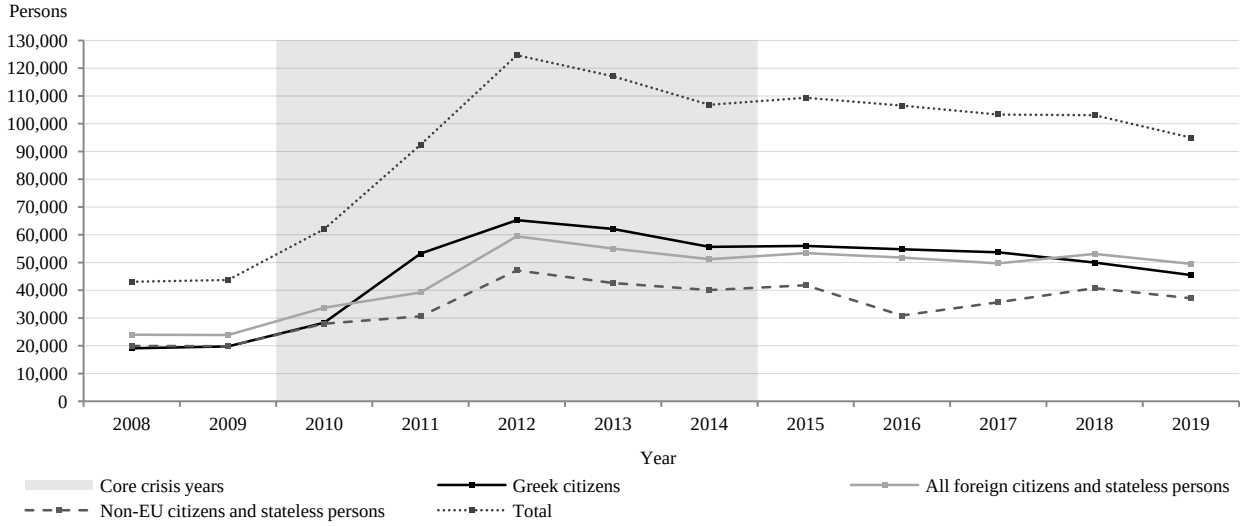
Denmark, England, France, Germany, India, Italy, Jordan, Lebanon, Norway, Pakistan, Senegal, Spain, Sweden, Switzerland, and Syria. Six minority participants also migrated during the year following the interviews to France, Germany, Libya, the Netherlands, Norway, and Syria. Thus, migration along with unemployment and housing problems was one of the three most commonly reported changes in the minority participants' neighborhoods and the city during the crisis, with direct effects on their everyday lives, even for those who did not consider migrating themselves. As is often the case, these migration dynamics during the crisis not only transformed the neighborhoods of Athens and the social networks across the city, but they also resulted in connecting, disconnecting, and reconnecting people and places across spatial scales near and far.

Indeed, during the crisis, particularly between 2010 and 2012, emigration from Greece increased remarkably (Labrianidis & Pratsinakis, 2016, May; Pratsinakis, 2019) and included a large share and substantial numbers of non-EU citizens (Figure 17 & Table 17). Between 2007 and 2011, the largest relative increase in emigration of nationals among OECD countries was found in Greece and Spain, when movements to other EU countries more than doubled and took place mostly in 2010 and 2011, attributed to "the deteriorating labor market situation" (OECD, 2013c, p. 23; 2014, pp. 90–91).[138] There are also estimates that between 130,000 and 140,000 Albanian workers in Greece could not renew their residence permits, and 180,000 Albanians returned from

[138] Compared to 2011, Germany in 2012 received an increase of about 73 percent Greek, 50 percent Spanish and Portuguese, and 35 percent Italian nationals (OECD, 2013c, p. 23). In June 2010, 73.6 percent of 5,442 Greek people aged 22–35 years and university or college graduates (or graduating) surveyed by Kapa Research (2018, September) for *To Vima* said that they would leave Greece if they were given the chance and just 20 percent would not (p. 13), while 42 percent had also taken actions to leave Greece (Chiotis, 2010, August 29). In comparison, in September 2018, 39 percent of 2,007 Greek young people aged 17–39 would leave and 50 would not (p. 13). In June 2010, 87 percent also thought that, overall, regarding the crisis, conditions would get worse, compared to 48 percent in September 2018 (p. 31).

Greece to Albania; 53.4 percent of the 133,544 adult Albanians returning from Italy and Greece between 2009 and 2013, did so in 2012 and 2013 (Gemi & Triandafyllidou, 2021, pp. 7, 19).

Figure 17. Emigration from Greece by broad group of citizenship, 2008–2019, Eurostat.



Note. Source of data: Eurostat (2020d).
Values for citizens of non-EU27 countries (2007–2013) and stateless persons are shown for the years 2008–2012. Values for citizens of non-EU28 countries (2013–2020) and stateless persons are shown for the years 2013–2019. Values for total emigration of 2008, 2010, and 2014: break in time series, due to "change in estimation methods" but "no change on definitions," as well as "[A]dditional disaggregation" in 2008 (Eurostat, 2021a, Annexes).

Table 17. Emigration from Greece by broad group of citizenship, 2008–2019, Eurostat.

	Year											
	2008	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**2019**
Greece	19,088	19,799	28,301	53,210	65,264	62,089	55,633	55,977	54,752	53,652	49,979	45,478
Foreign countries[a]	23,956	23,887	33,740	39,194	59,430	55,005	51,171	53,374	51,783	49,675	53,070	49,542
Non-EU countries[b]	*19,959*	*19,831*	*27,979*	*30,614*	*47,149*	*42,630*	*40,083*	*41,802*	*30,873*	*35,689*	*40,729*	*37,145*
Total[c]	43,044	43,686	62,041	92,404	124,694	117,094	106,804	109,351	106,535	103,327	103,049	95,020

Note. Source of data: Eurostat (2020d).
[a]Values include stateless persons. [b]Values for citizens of non-EU27 countries (2007–2013) and stateless persons are shown for the years 2008–2012. Values for citizens of non-EU28 countries (2013–2020) and stateless persons are shown for the years 2013–2019. [c]Values for total emigration of 2008, 2010, and 2014: break in time series.

While most attention has been paid to the emigration of Greek young graduates during the crisis, my findings are in line with a growing literature on EU south–north migration that reveals the migration trajectories of people with a diversity of backgrounds, motivations, and constraints

(Pratsinakis, Hatziprokopiou, Grammatikas, & Labrianidis, 2017). They also show how conditions and trajectories found in the case of Albanian citizens and their children who engaged in return, remigration, and circular migration during the early 2010s between Italy, Greece, and Albania (Gemi & Triandafyllidou, 2021) also applied to recent migrant residents of Athens with a wide variety of origins. The variety of migration statuses and the distance from origins further differentiated opportunities, challenges, and options. Lastly, they suggest that more attention to housing and living conditions is necessary, along with developments such as unemployment, de-regularization, and macro-political, social, and economic transformations as factors enabling or impeding mobility. At the same time, studies of urban residential mobility, involuntary moves, and displacement need to pay closer attention to moves that extend beyond the urban and regional space and the factors that can support a wide range of options for urban residents who stay or move within and across cities.

Engaging in social and political activity

While there is a long tradition of sociopolitical activity in Greece and Athens, in the late 2000s and especially since the early 2010s, political activity intensified and became closely intertwined with broader social activity.[139] What were the types and extent of participation in social

[139] In the case of the youth in Greece in the 2010s, Maloutas and Pantelidou Malouta (2021) find that a considerable share of the youth participated in grassroots politics in 2008, reacted to the austerity measures in 2011, and later participated in electoral politics, reinvigorating the declining relations of the young to politics since the late 1980s and early 1990s (p. 155–156). Students, women, children of migrants and migrants, unemployed, precariously employed, and middle-class young people participated in grassroots politics already in 2008 (Dikeç, 2017, pp. 165–173; Maloutas & Pantelidou Malouta, 2021, p. 163). A representative survey of 595 residents of the Greater Athens aged 15 or older by the National Center for Social Research (EKKE) in early 2012 indicated particularly high levels of political participation of people aged 18–24 years in 2011—41.9 percent in popular assemblies, compared to 35.0 percent of all age cohorts, and 50 percent in protests, compared to 41.2 percent of all age cohorts (Maloutas & Pantelidou Malouta, 2021, p. 164; Pantelidou Malouta, 2015, p. 21). Analysis of the EKKE 2012 survey results also indicated no statistically significant difference in several forms of political participation of women and men, particularly for those who participated for the first time in 2011 in non-institutional politics, while age emerged as an important factor (Kakepaki, 2013). For example, about a fifth of the sample engaged in social action on the

programs and/or solidarity initiatives and activities that participants reported? Did they involve offering help from participants to various institutions, organizations, and individuals, or receipt of help from the latter including and extending beyond housing arrangements? Did the major patterns of adaptation strategies to address hardship differ by citizenship status? Table 18 presents an overview of the empirical study's findings regarding participation in social programs and/or support and solidarity initiatives and activities by broad group of citizenship.

Relatives or friends, solidarity networks, and neighbors or other city residents were the three most frequently reported sources of help to the participants; they were also the most frequently reported recipients of help from participants between 2009 and 2012 in the case of both groups, among various institutions, organizations, and individuals. About one in 10 participants reported having received help from the state over the two years preceding the survey.[140] Even lower proportions of participants reported having received help from local authorities or religious organizations or having offered help through religious organizations or local authorities.

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individual level, such as offer of money or goods to people in need, for the first time in 2011 (22.9% of women and 22.7% of men), while another one third did so also in the past (38.2% of women and 31.0% of men) (Kakepaki, 2013, p. 56). However, this survey did not focus on migrant political participation. Kalogeraki (2021) analyzed 2018 survey data on youth political participation in Greece during the preceding five years from the comparative research project *Reinventing Democracy in Europe: Youth Doing Politics in Times of Increasing Inequalities* (EURYKA) across nine countries—Germany, Greece, France, Italy, Poland, Spain, Switzerland, Sweden, and the UK. In the case of Greece, Kalogeraki (2021) also found high levels of political participation among young adults (aged 18–34) in the five years prior to 2018 (74.0% in the 2015 national elections, 70.6% in non-institutionalized protest-oriented participation, and 74.7% in non-institutionalized individualized participation (p. 140). She also found no difference in non-institutionalized (protest-oriented or individualized) political participation between migrant (born abroad with at least one parent born abroad) and non-migrant (born in Greece with at least one parent born in Greece) young adults, but found a significant difference in electoral participation among those eligible to vote in regression analyses that controlled for a number of factors—e.g., gender, educational attainment, employment status, occupational class, internal and external political efficacy, urban residence (Kalogeraki, 2021, p. 147). Thus, the role of context-specific factors such as the conditions of the crisis in Greece "might be decisive in mobilising a more heterogeneous young population," although individual factors are associated with inequalities in political participation (Kalogeraki, 2021, p. 152).

[140] The eight minority participants who did so, reported having received unemployment benefits, seasonal construction subsidies, rent subsidies, or heating subsidies and most of them had stayed in Athens for nine or more years, had residence permits, and had more than 1,300 days of social security contributions.

Nearly half of the minority participants reported having been in need of help, but not having received help from anywhere between 2009 and 2012, compared to just one Greek participant. About one sixth of minority participants and two thirds of Greek participants responded that they did not encounter a case in which they were in need and they did not receive help from anywhere.

Table 18. Participation in social programs and/or support and solidarity initiatives and activities: Percent distribution of participants having received or offered help by source, initiative or activity over the two years preceding the survey, and by broad group of citizenship (n = 115).

	By group				Aggregate	
	Minority residents		Greek residents		Total	
	N	Percent	N	Percent	N	Percent
I have received help from the state (e.g., unemployment benefits)	8	11.94%	6	12.50%	14	12.17%
I have received help from the local authorities (e.g., municipalities)	1	1.49	2	4.17	3	2.61
I have received help from religious organizations	1	1.49	–	–	1	.87
I have received help from Non-Governmental Organizations	6	8.96	1	2.08	7	6.09
I have received help from solidarity networks	45	67.16	11	22.92	56	48.70
I have received help from relatives/friends	56	83.58	34	70.83	90	78.26
I have received help from neighbors/residents of the city	24	35.82	8	16.67	32	27.83
I was in need of help, but did not receive help from anywhere	33	49.25	1	2.08	34	29.57
I have offered help through the local authorities	1	1.49	4	8.33	5	4.35
I have offered help through religious organizations	3	4.48	1	2.08	4	3.48
I have offered help through Non-Governmental Organizations	4	5.97	9	18.75	13	11.30
I have offered help through solidarity networks	40	59.70	34	70.83	74	64.35
I have offered help to relatives/friends	52	77.61	40	83.33	92	80.00
I have offered help to neighbors/residents of the city	24	35.82	28	58.33	52	45.22
Total	67	100.00%	48	100.00%	115	100.00%
Missing[a]	3	4.48	1	2.08	4	3.48

Note. The question was asked to groups A and C (n = 115). Percentages are calculated for positive responses out of totals. Percentages may not total 100 due to rounding. [a]Missing values vary by item, and noted are percentages of participants who did not provide an answer to any of the items.

While higher proportions of the Greek participants reported having offered help to friends or relatives, through solidarity networks, or to neighbors or residents of the city during 2009–2012 than minority participants, the results of Fisher exact tests indicate that there is no statistically significant difference in the offer of help to relatives or friends ($p = .729$), through solidarity networks ($p = .792$), or to neighbors or residents of the city ($p = .170$) by status. That is, the data do not provide sufficient evidence to conclude that there was a difference in the offer of help by citizenship status. In other words, both Greek and minority participants were likely to be involved in offering help to the three most frequently reported types of recipients, given limitations.

To the contrary, higher proportions of minority participants reported having received help from friends or relatives, from solidarity networks, or from neighbors or residents of the city during 2009–2012 than Greek participants, and the results of Fisher exact tests indicate that there is statistically significant difference in the receipt of help from relatives or friends ($p = .004$), from solidarity networks ($p = .0000$), or from neighbors or residents of the city ($p = .035$). Yet, with FWER adjustments applied for the six Fisher tests (Bonferroni correction), only the difference in receipt of help from solidarity networks by status remains clearly statistically significant. That is, the data indicate that there might have been a difference in the receipt of help from the three most frequently reported sources by citizenship status, with minority participants more likely to have received help, particularly by solidarity networks—but overall do not provide sufficient evidence to conclude whether there might have been a statistically significant difference regarding the other two sources, which in this case depends on the type of FWER correction employed, along with overall limitations.

The fact that almost half of minority participants reported that they were in need of help, but did not receive help from anywhere at any point, at least once, during the preceding two years, compared to almost none of the Greek participants, further indicates that while both groups might have been highly involved in offering help, minority participants were more likely to also receive help, and also encounter at least one case in which they were in need of help but did not receive help from anywhere. This finding suggests that more minority participants were likely to have been in need of help too regardless of offering help, which both groups tended to report having done in sizeable proportions.

Thus, several participants were part of both more intimate and more impersonal support and solidarity networks, not only at the scale of the neighborhood but also at the scale of the city and also sometimes crossing ethnic lines. They not only supported or were supported by other residents in similar conditions, but rather, the support extended among residents facing varying conditions, involving both migrant and native residents. These support and solidarity networks showed their limits as the economic crisis intensified, with the most dramatic manifestation being that a number of minority residents were forced to leave the country—including many of the study participants' friends, relatives, and neighbors, but also some of the study participants themselves. In the absence of supportive state policies, support and solidarity networks continued to exist and were invaluable for meeting everyday needs—as also indicated in the literature tracing the emergence of solidarity initiatives in the city (Kotionis & Barkouta, 2016; Portaliou, 2016; Vaiou & Kalandides, 2016, 2017; Zavos et al., 2017, 2018).

Furthermore, several participants reported that they would or did participate in seven spatial

scales or types of public affairs, including but also extending beyond local or migrant issues.[141] They would or did participate in 1) neighborhood, 2) city, 3) state, and 4) international affairs, 5) activities for the political and social rights of natives and migrants, 6) activities for the rights of migrants in the neighborhoods and the city, and 7) activities relating to immigration policy, borders, and citizenship. Most participants indicated a clear interest in political affairs, beyond migrant-related affairs, beyond housing, and across multiple scales. Yet lower shares than those indicating interest actually participated in them, and self-selection and social desirability biases might have particularly influenced this result. However, these findings indicate that "while the electorate is clearly bounded, the boundary between society and the polity is fuzzier, with many aspects of political life accessible to all" (Luthra et al., 2018, p. 177). Furthermore, the efforts of minority participants to remain in the city by occupying and appropriating space and engaging in

[141] Minority participants mostly reported having participated in activities for the rights of migrants in the neighborhoods and in the city (34.2%), in activities for the social and political rights of natives and migrants (29.5%), in migration policy (27.5%), less so in local and urban affairs (17.7% and 12.8% respectively), and least in international and domestic affairs (9.2% and 7.8% respectively). They would mostly participate in urban affairs and migration policy, followed by all other scales and types of affairs. Greek participants mostly reported having participated in activities for the social and political rights of natives and migrants (49.1%), urban affairs (44.1%), and activities for the rights of migrants in the neighborhoods and in the city (43.8%), and less so in domestic affairs (39.4%), migration policy (38.0%), local affairs (37.4%), and international affairs (36.3%). Greek participants would mostly participate in local affairs, migration policy, and in activities for the rights of migrants in the city, followed by all other scales and types of affairs. In terms of differences between the groups, higher proportions of minority participants reported that they would not participate in each scale or type of affairs, compared to Greek participants, whereas higher proportions of Greek participants reported that they participated in each type of affairs during the time of survey, or that they have participated for years, compared to minority participants. Minority participants would mostly not participate in international and domestic affairs, as well as in local affairs, and Greek participants in domestic and international affairs. Regarding potential political participation by citizenship status, the results of chi-square and Fisher exact tests indicate that there is a statistically significant difference in potential participation in activities for local affairs, at the level of the neighborhood, by citizenship status (χ^2 with 1 *d.f.* = 15.9284, p = .000) and in activities for the political and social rights of natives and migrants (p = .000), with Greek residents significantly more likely to participate. When the Bonferroni correction for multiple testing is applied, there is no statistically significant difference in potential participation in activities for urban affairs, at the level of the city, by citizenship status (χ^2 with 1 *d.f.* = 5.5356, p = .019), for domestic affairs (χ^2 with 1 *d.f.* = 3.8707, p = .049), for international affairs (χ^2 with 1 *d.f.* = 5.4467, p = .020), and for the rights of migrants in the neighborhoods and in the city (p = .042). Finally, the results of a chi-square test indicate that there is no statistically significant difference in potential participation in activities for migration policy, borders, and citizenship by citizenship status (χ^2 with 1 *d.f.* = .1112, p = .739). Therefore, Greek participants were significantly more likely to potentially participate in activities for local affairs, at the level of the neighborhood, and for the political and social rights of natives and migrants, yet no difference was found in potential participation in activities for urban affairs, at the level of the city, for domestic affairs, for international affairs, for the rights of migrants in the neighborhoods and in the city, as well as for migration policy, borders, and citizenship by citizenship status.

everyday life demonstrate the need to conceptualize such efforts as inherently political (Piazzoni & Loukaitou-Sideris, 2022).

Factors affecting adaptation strategies

Housing and urban policy

The Greek Constitution of 1975 recognizes housing needs of those inadequately sheltered as a matter of state intervention in Article 21, para. 4: "The acquisition of a home by the homeless or those inadequately sheltered shall constitute an object of special State care." This is, however, a formulation at the level of principles that has not been addressed through the development of effective policies (Siatitsa, 2019, June, p. 59) realizing a right to adequate housing. On the right to adequate housing, the government of Greece stated in its 2012 report to the UN Committee on Economic, Social and Cultural Rights (CESCR) (2013, December 16):

> Generally speaking, there is no serious housing problem for the biggest part of Greeks and there are positive trends for stable improvement of housing conditions. . . . However, here are certain categories of households in Greece, mostly poor people in urban and rural areas and economic immigrants, who, in their vast majority, live under unsatisfactory conditions or face unacceptable financial burdens which prevent them from being adequately housed. (p. 32)

Housing policy during the crisis centered on protecting homeowners, as was also the case in the pre-crisis years. From 2009 to 2011, protections for most indebted homeowners were introduced (Siatitsa & Annunziata, 2017), but legislative reforms in 2013 triggered the development of a widespread anti-auction movement (Katerini, 2017). While mass foreclosures and evictions of indebted homeowners were averted in Greece, the unstable conditions under which they lived was a manifestation of the devastating effects of the financialization of housing by producing

"mortgaged lives" (García-Lamarca & Kaika, 2016, p. 313). Thus, while tenants were more likely to face evictions (Katerini, 2017), multiple austerity measures also led to the creation of a new class, the formerly middle-class *nouveau* poor (Kaika, 2012, p. 424).

For tenants, the abolition of the Workers Housing Organization (OEK) that provided rent subsidies was the most major policy development. The 2012 Memoranda structural reforms that included the closure of OEK as a prior action "to close small earmarked funds engaged in non-priority social expenditures" were approved by L. 4046/2012 (Article 1, para. 6, and Annex V, *Memorandum of Economic and Financial Policies*, Chapter E on "Structural reforms," para. 29 on "actions to improve the functioning of the labor market," including "Adjustment to non-wage labor costs," and *Memorandum of Understanding on Specific Economic Policy Conditionality*, Chapter 4 on "growth-enhancing structural reforms," para. 4.1 on measures to "ensure a rapid adjustment of the labour market and strengthen labour market institutions," including "non-wage labour costs"). OEK, a Legal Entity of Public Law, was fully funded by employees (1% of earnings) and employers (0.75% of employees' earnings). In 2009, 105,200 families received rent subsidies (a total of €167,000,000) from the main program of OEK (OECD, 2013a). While public agencies took steps to address some urgent aspects at a time of an intensifying housing crisis during the early 2010s, the abolition of OEK in 2012 and the Public Corporation of Housing and Urban Planning (DEPOS), with their decades of experience and multiple programs, marked a major step in the opposite direction. Policy directions fell far short of preventing the rise of homelessness and housing insecurity, inadequacy, instability, and particularly in protecting low-income tenants.

Another important policy development came with Article 29 of L. 4052/2012, which established a legal definition of homelessness in Greece for the first time and recognized the homeless as a "vulnerable social group to whom social protection is provided;" yet it restricted this definition to individuals "legally residing in the country." It was criticized for excluding "from provisions people in the early phases of applying for asylum" (Arapoglou & Gounis, 2015, March, p. 13) and undermining "the provision of services to migrants" (Arapoglou & Gounis, 2017, p. 81). The law was followed by policies, but, as a study including a pilot homeless count in 2018 in Athens and five other municipalities found, "a large part of the housing needs of the homeless remain[ed] unmet, especially in large urban centers [including Athens], despite the growth of emergency shelters and services since 2012" (Arapoglou, Dimoulas, & Richardson, 2021, p. 125). In addition, the very limited reception capacity for asylum seekers (just about 1,000 places in 2012) left "a large number of asylum seekers homeless and destitute and . . . particularly vulnerable to manifestations of intolerance and racist violence," according to the Commissioner for Human Rights of the Council of Europe, Nils Muižnieks (Council of Europe, Commissioner for Human Rights, 2013, April, para. 139).

There was consensus among study participants that the most powerful actor in shaping housing and urban outcomes, as well as the possibilities and limitations for migrant residents was the state, and in particular the state at the national level: "The government can solve everything, can make everything difficult" (R. C., interview in person, January 24, 2012). With work, authorization, and housing being the most pressing issues for the minority participants, policies had a definite effect: "The state and the policies of the state. . . . Because the state makes all the policies . . . for everything" (D. P., interview in person, May 25, 2012).

The case of Athens demonstrates the potentials and limits of urban policy in the case of policies and resources available primarily at the national level during a period of crisis and its associated state restructuring.[142] While the causes of urban inequalities and the capacity to address these causes lie to a large extent beyond the urban scale, there are key strategies that urban governments have developed and can develop further to mitigate them and not exacerbate them (Scott, 2017; Tonkiss, 2020).

However, three limitations applied to the case of Athens in the early 2010s. First, the prevailing entrepreneurial orientation of cities (Hall & Hubbard, 1998; Harvey, 1989; Peck, 2005) intertwined with a lack of resources for more inclusive interventions particularly under austerity, as well as the increasing financialization of urban redevelopment (Weber, 2010, 2021) and urban governance (Aalbers, 2020a, 2020b; Peck & Whiteside, 2016) places remarkable limitations on urban planning and design practices, although these processes are variegated, contested, and dependent on contradictory roles of different state actors. A second related limitation derives from the traditional focus of urban planning and design practices on prime urban spaces—neglecting and excluding large parts of urban space, urban residents, and urban practices, while heightening sociospatial divisions (Loukaitou-Sideris, 2014; Loukaitou-Sideris & Mukhija, 2016; Mukhija & Loukaitou-Sideris, 2014)—the physical form of the city rather than

[142] Urban policies oriented toward megaprojects were characteristic in Athens since the 2004 Olympics (Souliotis, Sayas, & Maloutas, 2014), but the crisis was marked by the shift of policy making including urban policy to supra-national institutions (Souliotis & Alexandri, 2017), most evidently manifest in the land privatization programme (Hadjimichalis, 2014). This was accompanied by the "cancellation of small regeneration projects in deprived naighbourhoods of Athens and the already inadequate funding . . . directed to more iconic redevelopment projects" (Serraos et al., 2016, p. 127). Concurrently, the international organizations involved in the adjustment programs did not prioritize states' obligations and international cooperation to respect, protect, and fulfil human rights, and particularly social, economic, and cultural rights, including the right to adequate housing, based on the principles of progressive realization and non-retrogression.

sociospatial processes and outcomes (Inam, 2014), and its assumption of "cultural neutrality," particularly in European cities (Sandercock, as cited in Piazzoni, 2017, p. 281) but also in U.S. cities (Harwood, 2022, p. 8; Vitiello, 2009, p. 246). A third limitation derives from the limited effective, inclusive, and equal participation of residents in decision-making for the production of urban space, including housing and land use decisions (Mukhija, 2022), the maintenance and use of urban space (Loukaitou-Sideris & Mukhija, 2020), and the process of design as production and work (Tonkiss, 2017).

The case of Athens shows the limits of merely using "enabling" and limited emergency strategies[143] and the need for a large-scale housing strategy in times of crisis and beyond,[144] which should be based on effective precedents of housing provision in Athens and other Greek cities in response to previous disasters. The role of resources that most often derive from the

[143] A *National Action Plan to Fight the Problem of Homelessness* (Ministry of Labor, Social Security and Welfare, 2013), and a *National Strategic Framework for Social Inclusion* (Ministry of Labor, Social Security and Welfare, 2014) were developed after the study period of 2010–2012, during which housing problems had already escalated and thus prevention strategies were more difficult. Moreover, while various proposals on a new social housing policy were made, the primary policy focus in late 2012 was on homelessness, with resulting programs "miniscule in size" (Emmanuel, 2017, p. 80). A *Housing and Reintegration* program for about 800 people that deviated from emergency management was only introduced in 2014 and implemented in mid-2015 (Kourachanis, 2017).

[144] Even though housing conditions deteriorated substantially during the crisis and revealed pre-crisis disparities, housing continued to be a marginal public affair. For example, while Greece and the City of Athens developed numerous bold strategies toward the 2030 Agenda for Sustainable Development in the 2010s, "the unprecedented economic crisis . . . forced a shift of focus in political priorities, with the predominant economic policies often creating divergence rather than contributing to the accomplishment of the totality of the SDGs" (Hellenic Republic, 2018, July, p. 10). There was limited attention to the broad and worsening problem of inadequate housing, with interventions focusing on people experiencing homelessness and the Roma, as part of SDGs 1, 2, and 10 (Hellenic Republic, 2018, July, pp. 42, 48). The key challenges of urbanization related to SDG 11 identified were sprawl, unauthorized construction, and communal and green spaces in city centers (Hellenic Republic, 2018, July, p. 62). While national data on overcrowding were presented in relation to SDG 11 (Hellenic Republic, 2018, July, p. 146), no related policies were identified. There was no consideration of housing issues related to housing affordability and accessibility. Housing issues faced by migrants were also not considered, and efforts focused on refugees and asylum seekers post-2015, with very limited interventions in the first part of the decade. There was no reference to housing discrimination. Overall, policy was constrained to a narrow intervention addressing some worst-case needs of certain groups rather than the causes of the growing housing needs deriving to a considerable extent from the long-standing system of housing production and provision.

central state cannot be understated, but a housing strategy could have also made use of the existing and expanding vacant housing stock in Athens, including public properties, to quickly address the mounting housing problems without the need for major public investments. Indeed, from the early years of the crisis onwards, planning scholars provided evidence of the intensifying housing crisis and proposals based on both the specificities of Athens and the available resources at the time and the international experience (Vatavali & Siatitsa, 2011).[145] They have also questioned the crisis discourse relating to the center of Athens with its assumptions of degradation and abandonment.

Yet a prerequisite for effective action would be for policy makers to acknowledge that the crisis of the central areas of Athens was a housing crisis, rather than a crisis of decay and abandonment, in part attributed to the presence of migrants.[146] The intensifying housing crisis

[145] A proposal by Arapoglou, Maloutas, and Siatitsa (2019) also involved treating housing vacancies, especially in the City of Athens, as a resource that could address both housing affordability and local development, while bringing benefits to both tenants, including refugees, and small landlords (p. 52). In the case of Southern European cities, vacant houses have been an especially pertinent resource. Indeed, high rates of second and vacant housing have long been a defining characteristic of southern European housing (J. Allen et al., 2004). Hoekstra and Vakili-Zad (2006) identified the coexistence of high vacancy rates and high housing prices as a "Mediterranean paradox" in Greece, Italy, Malta, Spain, and Portugal, which cannot be explained by supply and demand alone, but primarily by institutional and cultural factors. This phenomenon has been present both in times of prosperity and growth, and in times of crisis and decline—in the case of Italy and Rome both before and after the crisis, and related to housing affordability problems (Gentili & Hoekstra, 2019), as well as in Malta (Vakili-Zad & Hoekstra, 2011) and Spain (Hoekstra & Vakili-Zad, 2011) in the pre-crisis years. Considerable existing housing supply can coexist with acute housing problems.

[146] The central areas of Athens were the locus of intense conflict over defining the causes and responses to the crisis (Maloutas, Kandylis, Petrou, & Souliotis, 2013), and the presence of migrants was central to urban policies, albeit in negative terms. For example, the sixth of the 19 axes of the Integrated Urban Development Plan (SOAP) for the center of Athens developed in 2013 (Legislative Decree 1397/2015), which centered on security rather than deprivation (Arapoglou et al., 2021, March, p. 19), focused on "migrant affairs:" "Emphasis is placed on measures and actions to address the problems of exacerbation of crime that have arisen due to the concentration of illegal immigrants in the center of Athens" (Article 5, para. 6, translated by the author). The related Action 4 specifies the problem, a matter of "very high priority," as the "ghettoization" of "whole areas" and the "appropriation of large parts of the center by 'marginal elements' and migrants, particularly irregular and to a significant degree, with a low level of integration" (L.D. 1397/2015, Annex II, translated by the author). Thus, the plan calls for the implementation of a deconcentration proposal: "to remove homeless accommodation, care, and food spaces [services], first reception centers for newly arrived migrants, and detention centers for migrants to be deported with

involving low- and middle- income Greek and minority tenants was not perceived as such by policy makers, rendering it one of the major neglected crises of the time. By 2011, there were proposals by various planning agencies for some "vulnerable groups," but these had not resulted in concrete policy implementation (Vatavali & Siatitsa, 2011, p. 5). Much of the public discussion and policy directions on the "crisis" of the center focused on the "repopulation of the center" (Hellenic Parliament, 2010, March) by attracting "desirable groups," "ignoring the fact that the center never ceased to be inhabited" (Vatavali & Siatitsa, 2011, p. 5). Yet, policies aiming at the "return" of housing in the limited area of the historic center and Athens Central Business District (CBD) and aesthetically-oriented interventions would have little effect for the existing residents of the broader center and their need for a housing policy to upgrade their housing and improve their neighborhoods (Emmanuel, 2013).

As Inam (2005) states, "Key decision-makers must perceive a disparity between what is and what ought to be" and this has much to do with assessment of risk and the planning priorities pursued (p. 39). Involving all existing residents, and not just the most well-represented and powerful groups, of course, are a necessary, if insufficient condition for ensuring that planning interventions have a positive, effective, efficient, and meaningful effect for those living there. As a result of this neglect, city planners have limited possibilities and resources for addressing the housing crisis, and much more is needed from the part of cross-scalar state policy. The five outputs of effective institutional planning action during crises analyzed by Inam (2005), "rapid

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the aim of spreading them in the urban fabric"(L. D. 1397/2015, Annex II, translated by the author). As also shown regarding gentrification processes in central areas of Athens during the crisis, the state was far from "absent" (Alexandri, 2018, p. 36). As Arapoglou et al. (2021, March) also find: "In past decades, the interventions of the State have been limited to a certain type of urban regeneration policies . . . often designed at the expense of most disadvantaged groups which are not only excluded from planning but suffer the exercise of real and symbolic violence by the state" (pp. 20–21).

action, massive funding, improved conditions, community outreach, and institutional coordination" (p. 49) were not realized in Athens. It was after 2012 that some limited measures to address homelessness developed. During the period of the crisis, the distance between growing housing problems and housing policy became evident, and the period was marked by limited policies of extreme poverty management and emergency measures but also of social movements (Arapoglou & Gounis, 2017; Kourachanis, 2021, 2019b; Siatitsa, 2019). These priorities were not new or unique to Athens. However, the difference of the time was that the broader economic conditions of the crisis rendered these priorities more consequential for growing segments, who were left to meet their housing needs as best as they could, while concrete measures that could have prevented the increase of homelessness and housing insecurity were left unexamined (Chapple & Loukaitou-Sideris, 2021, February).

Housing and labor markets

Minority participants relied on the private rental housing market to secure housing. Their options were shaped by the characteristics of the housing market in Athens, rooted in its history of urbanization and associated housing policies (J. Allen et al., 2004; Vaiou, 2002b), such as the very limited development of social housing (Kandylis et al., 2018) and the very limited rental and other assistance programs, which were by and large not available to minority participants, in a city where homeownership was the prevalent form of tenure (Maloutas, 2020). Therefore, on the one side, their ability to cover housing costs was directly linked to their labor status and disposable income from their wages. In times of underemployment or unemployment, access to housing depended on the availability of savings and support from social networks. On the other side, the structure and changes of the private rental housing market and the relationships between

private landlords and minority tenants were of central importance in determining the outcomes of changing housing options.

Rents differed considerably across the metropolitan area, including among areas in the City of Athens, and did not fall as wages did during the crisis. The differences in rents were a key factor shaping the range of options for minority participants both in the 2000s and in the early 2010s.

> One cannot rent there [Peiraeus or Kifissia] . . . because it is extremely expensive" (A. H., interview in person, August 18, 2012)
>
> Me I cannot live in Glyfada... to be going and paying say 600 euro rent. Me... 200... 250. . . . Voula, Varkiza, Lagonissi... eh, us cannot live [there]. (C. P., interview in person, May 18, 2012)
>
> To go, let's say to Glyfada, to sit like this, at the balcony and overlook the beach, and to go there and buy a house let's say, you take here [in the center of Athens] an apartment building... with five floors. And there [in Glyfada] you cannot [even] buy a balcony! (A. J., interview in person, October 5, 2011)

Indeed, whether before or during the crisis, no minority participants could afford the average rents of the yearly Estate Agency Rent Surveys (EARS), covering different types of houses in specific areas of Athens (Kolonaki, Glyfada, Voula–Glyfada, Psychiko, Filothei, Kifissia, and Agia Paraskevi), even though "[t]he quality of the accommodation [included in EARS] should be good to very good, but not luxurious" (OECD Inter-Organisations Study Section on Salaries and Prices & Eurostat, 2009, 2011; OECD International Service for Remunerations and Pensions & Eurostat, 2013, pp. 2, 10).[147] And even in neighborhoods with comparatively lower rents, apartments were not that affordable: "Attiki... it has a lot of people, migrants and others... it is a

[147] Indicatively, the average current market rental prices for one-bedroom apartments—typically 60–80 m² (646–861 sq ft), and the lowest-cost dwelling types among the ones surveyed—exceeded €600 not only in 2008 and 2010 but also in 2012, despite declining in 2012 (OECD Inter-Organisations Study Section on Salaries and Prices & Eurostat, 2009, p. 4; 2011, p. 4; OECD International Service for Remunerations and Pensions & Eurostat, 2013, p. 4).

bit affordable. . . . But [although] it seems to be very cheap… it is not" (L. V., interview in person, February 24, 2011).

As minority participants emphasized, rents started falling in the early 2010s, but they had increased in previous years.[148] Rents also fell less and more slowly than their decreasing incomes, while the cost of utilities and other basic goods and services increased, further restricting their ability to cover housing costs and heightening housing insecurity. The crisis in the labor market hindered strategies of increasing income by working harder and searching for more employment.

Urban social movements

Scholars in Athens have long connected the right to the city and the right to housing as a unity that includes all inhabitants and particularly undocumented migrants; have stressed the need to counter the denial of an intensifying housing crisis (Vrychea, 2004a); and have emphasized the broader conceptualization of housing beyond shelter (Portaliou, 2005). Yet there were no broad and long-term housing movements developed in Athens in the 2000s or during the crisis, attributed in large part to the prevalence of policies promoting homeownership and the

[148] Unlike the steep decreases in household incomes during the crisis, the considerably more moderate and gradual changes in rents and house prices rendered housing less affordable and accessible. Contrary to commonly held views about declines in rents during the early 2010s, rents of dwellings in Greece kept increasing from 2008 to 2011 (by 3.9%, 3.6%, 2.4%, and 0.8% annually), according to the price index of rents of the Consumer Price Index (CPI) compiled by the Hellenic Statistical Authority (Bank of Greece, 2012, December, 2019, August; ELSTAT, 2021a). They decreased by 2.1 percent in 2012 and demonstrated the largest annual decreases of the decade in 2013 (–6.8%) and 2014 (–7.7%) (Bank of Greece, 2019, August; 2021a). Moreover, as other scholars have also noted, while rents gradually started falling in the early 2010s, they had been increasing considerably over the previous two decades and the index of housing expenses, including heating, water, and electricity prices, continued to increase (Balampanidis et al., 2013, p. 33; Chatzikonstantinou & Vatavali, 2017, p. 191; Emmanuel, 2014, pp. 176–177; 2017, pp. 79–80; RE/MAX, 2013, April). Beyond the rental market, the prices of apartments five years old and above in Athens increased in 2008 (1.4%), but started decreasing since 2009 (–5.2%) and 2010 (–3.5%), followed by larger decreases (–6.3% in 2011, –11.3% in 2012, –12.6% in 2013, and –10.4% 2014), according to the Bank of Greece indices of apartments prices (Bank of Greece, 2012, December, 2019, August).

widespread ideology of homeownership (Siatitsa, 2014, p. 295)—reflecting the broader construction of the ideology of homeownership across different contexts (Kemeny, 1981; Ronald, 2008). Thus, high homeownership rates and very low participation in OEK programs were seen as the two main factors why urban social movements did not center on housing but rather centered more broadly on issues of public spaces, the environment, and social infrastructure in the 1990s and the 2000s, in contrast to some previous periods of rent regulation and renter organizing activity (Portaliou, 2006, June 18, pp. 1–2; Siatitsa, 2014, pp. 266–267).

Yet prominent housing struggles in Greece during the crisis centered on the protection of indebted households and later, by the mid-2010s on migrant and refugee housing (Siatitsa, 2019; Vilenica, Katerini, & Hrast, 2021), but also included demands for the establishment of rental subsidies and reestablishment of OEK, and reuse of vacant housing (Siatitsa, 2014, p. 295). A successful housing struggle on the protection of social housing from demolition from 2000 onwards (Stavrides, 2016; Vrychea, 2004b) continued against its privatization during the crisis and concluded in 2019 with the approval of its restoration and reuse including social housing, the 53 owners who lived there, a hostel for patient care partners of the nearby hospital, and a museum exhibition of Asian Minor Memory. While there were conflicts over this plan, its implementation was blocked in 2020.

Furthermore, a 44-day hunger strike of 300 migrant workers, starting on January 25, 2011 in Athens and Thessaloniki, demanded non only regularization of all migrants but also equal rights, including fundamental rights to food, housing, and health care for all. Although no gains were made in the area of housing, a year later, health care insurance requirements for all workers had

been reduced from 100 to 60 social insurance contributions, and migrants' residence permit requirements from 200 to 120.

The built environment, the centrality of residential locations, and informality

Minority study participants, who stayed in Athens during the crisis, managed to maintain the centrality of their residential location and the accessibility associated with it. Despite moves, the overall settlement patterns and housing histories of minority participants indicate that they lived and remained in socioeconomically and ethnically diverse areas—despite the fact that several moved to more affordable areas and houses during the crisis.[149] Thus, there was very limited evidence of ethnic and socioeconomic residential segregation of minority participants in the early 2010s—but with some vertical patterns evident (lower-income residents including some of the minority participants residing in basements and lower floors and higher-income residents in upper floors of the same building)—as the literature also indicates for 2011 and earlier years (Leontidou, 1990; Maloutas, 2020; Maloutas & Karadimitriou, 2001; Maloutas & Spyrellis, 2015, December)—and micro-concentrations of primarily migrants in older apartment buildings. This analysis supports research, which indicates that isolation of minority residents in restricted urban spaces, disconnected from the rest of the city (Marcuse, 1997, p. 230), was not the case in Athens in the 2000s (Arapoglou & Maloutas, 2011; Kandylis, 2015; Kandylis et al., 2012;

[149] The early 2010s in Athens represent an example of migrant settlements integrated in the everyday-life patterns of the larger city. These patterns held greater potential for accessing urban resources and participating in everyday urban life than the later settlement patterns, which sent refugees to primarily remote and isolated peri-urban areas (Belavilas & Prentou, 2016; Greek Ombudsman, 2017, April; Kandylis, 2019; Katz, 2017; Kourachanis, 2019a; Maloutas et al., 2020; Tsavdaroglou & Kaika, 2021), reinforcing "the city/camp dichotomy" (Sanyal, 2017, p. 117). At the same time, minority participants were a highly heterogeneous group with varying settlement patterns, a finding supporting critiques of homogenizing conceptions of people of foreign origin (DeFilippis, 2020; Kandylis et al., 2012), which also disregard their multiple identities and commonalities as urban residents (Çaglar & Glick Schiller, 2018; DeFilippis & Teresa, 2020; Sassen, 2012).

Maloutas & Spyrellis, 2020; Panori et al., 2019; Vaiou, 2002b) and also in the early 2010s, based on practices and perspectives of minority residents.

In addition, most minority participants expressed satisfaction with their housing locations and a sense of belonging regarding both their areas and the city[150] although their housing options were constrained[151]—but less so with their housing conditions, which overall deteriorated. The

[150] Many participants expressed satisfaction with their housing areas and a sense of belonging, also associated with living in Athens and Greece: "I liked Koukaki as an area. . . . Fewer problems, that it is quieter. . . . Yes, I will live in Koukaki" (A. M., interview in person, October 12, 2011). "Yes. A lot. A lot [emphasis]. I like it a lot. A lot. It has buses, it has metro close by... it has shops... it has tram... Very nice. . . . Good life here" (J. F., interview in person, October 9, 2011). "Monastiraki because... you can go wherever you want. Here it is... everything is close to you. . . . In Monastiraki probably it has few migrants. It doesn't have many. Yes. Why... the reason... the rent" (R. W., interview in person, April 27, 2012). "I have worked in Pagrati, and... and I like it as an area... that's why. It has more... more... traffic. I mean traffic with people, let's say... who walk on the street... and... and I see life... more life" (C. P., interview in person, May 18, 2012). "I like living in N. Kosmos because first of all there is a good public transit system to get to work across Athens, metro, buses, tram, there is everything here. Second, there are Arabic shops here that are good and affordable, so you can get food for a good price. Third, the rents are not very expensive, 300, 350, 400 euros. In N. Smyrni, it was more expensive, less public transit. . . . I feel Kasomouli square and N. Kosmos as my places, to belong to me. Outside of the neighborhood, the place I feel mine as well is the Acropolis" (N. K., interview in person, September 12, 2011). "Yes, it is more civilized. I like this neighborhood [Pagrati] very much. Because there is not much noise… you can get out whenever you want, it is more civilized. For the moment, I don't know in the future [emphasis]" (A. W., interview in person, August 7, 2012). "There in Crete. Say... since I went in 2008, OK, I knew a little Greek as well, I went there, it is... heavier, say, the language that they speak, because... that is... it has a difference. And there I could not communicate well with the contractor with whom I worked. I came directly here to Athens. My city. Yes. And in 2008... yes... it is the first time that I get out of Athens... as soon as I got off the ferry... I used to take a cab then, and arrived here... that I am coming [back] home here" (A. J., interview in person, October 5, 2011). "To tell you the truth... I went to two islands here... and I went outside... I went to Karditsa too. Means I left from Athens. Karditsa is far, is not here. I feel foreigner [emphasis]. . . . Really when I return from there, I feel that is I go to my space, I go to my own people, I go to... friends... it is my country. This country. End. Athens, Athens, I cannot. I get drawn! If they say [racist things]... how is one to understand the racist?!" (C. P., interview in person, May 18, 2012). "I live here approximately 10 years, nine years, 10 years. . . . It is not... little. And I like it very much. Very much [emphasis] I like it. And I do have problem, how come I don't have problem?! But what to do us?! Unfortunately. Unfortunately... happens this way" (G. B., interview in person, April 10, 2012). "And me now, if I go and stay with someone else, in Attiki I cannot. Only here. Because I cannot. I stayed here for eight years... work OK. It does not matter. We go anywhere. Across Athens. But to sleep and... only here. . . . You know. My home is here... and also because all my friends are here... and I know now where this street is... that street is... that street is... I know" (J. G., interview in person, October 9, 2011). "I love Greece a lot [emphasis]. . . . I love of the people of Greece, me I don't have a problem at all [emphasis]. . . . Like my country, Greece" (J. W., interview in person, March 27, 2012).

[151] A few participants, however, would prefer to live in other areas if they had the option. A participant having lived in Goudi, A. Eleftherios, Vathi square, and Exarcheia noted: "I cannot go to good areas, because the rent costs a lot [emphasis]. For example, I would like to be in N. Smyrni, in Ilioupoli, in Chalandri... in Kifissia. . . . Further out. . . . Eh... quieter... there is more calm . . . cleaner I would say... Cleaner in comparison to the center of Athens" (C. H., interview in person, January 7, 2012). Or: ""N. Smyrni very expensive. I like it the most, if I can, I will live in N.

minority participants' assessments suggest that the centrality of residential location, with accessibility of goods and services in a dense and mixed-use built environment and an integrated regional transportation system for accessing work and non-work activities, remained key to their everyday life and the most important urban resource that they could maintain during the crisis. This analysis supports research, which indicates that isolation of minority residents in restricted urban spaces, disconnected from the rest of the city (Marcuse, 1997, p. 230), was not the case in Athens in the 2000s (Arapoglou & Maloutas, 2011; Kandylis, 2015; Kandylis et al., 2012; Maloutas & Spyrellis, 2020; Panori et al., 2019; Vaiou, 2002b) and also in the early 2010s, based on the practices and perspectives of minority residents. However, staying in the city and securing housing were increasingly put at risk, as these neighborhoods and housing stock provided some of the spaces of last resort, given the limited housing options available across the metropolitan area.

Still, the most prominent housing strategy of minority participants involved informal arrangements of moves into smaller units and shared housing, by occupying the older housing stock of the central areas of Athens. In this way, most participants not only avoided homelessness on the streets but also managed to support others, becoming "informal shelter providers" (Vacha & Marin, 1993, p. 25). While some of these arrangements involved landlords accepting rent reductions, alternatives to rent payments, and rent delays, most minority participants moved and shared housing to adapt to the changing conditions. Indeed, cohabitation of households due to housing affordability problems was identified as a common trend during the crisis (Balampanidis et al., 2013). What was typical in the dense neighborhoods of central

Smyrni. But the rent is more expensive. . . . But it is very nice. . . . Very nice squares in N. Smyrni, it is better" (R. S., interview in person, June 5, 2012).

Athens, was the gradual development of informal support and solidarity networks to address everyday needs, on the basis of the interconnection of people with strong ties, weak ties, and disposable ties (Desmond, 2012).

Minority participants occupied space employing sociospatial practices, such as the often overlooked practices identified by Tonkiss (2019) of informality, incrementalism, improvisation, impermanence, and insurgency. Yet the socioeconomic crisis revealed the continuing significance of housing needs and exacerbated the marginal position of both housing and migrants in Greek urban and housing policy frameworks, in line with broader international developments.[152] It also highlighted the lack of literature on how to best protect minority populations from residential instability and displacement.[153] Overall, these findings indicate that minority participants developed a wide variety of adaptation strategies despite the factors limiting them and the conditions of crisis.

[152] Shelter policy across contexts has often demonstrated at best ambivalence and at worst neglect and exclusion of migrants with few exceptions, as "under neoliberal influences shelter policy's pro-poor focus is shrinking" (Das, 2018, p. 233).

[153] Further work in Athens and other cities is necessary on both developing anti-displacement policies and examining their effectiveness in protecting minority groups (Chapple & Loukaitou-Sideris, 2021, February, pp. 74–75). As the case of Athens shows, anti-displacement policies also need to take into account that migrants are often excluded from housing programs and other social provisions, and have fewer effective legal protections in exercising tenant rights.

Chapter 6. Conclusions

Three major conclusions can be drawn from the empirical findings on housing affordability. First, the findings point to the importance of including all urban residents and types of housing arrangements in accurately estimating and addressing housing affordability issues. Overall, the case of Athens shows that the lack of housing affordability is not restricted to global cities and is not necessarily most pronounced in them. It is not confined to either times of prosperity or times of crisis. It does not only—or even primarily or necessarily—affect migrant urban residents but also affects various broader minority and majority groups (Arendt, 1951; Isin, 2012, 2018; Marquardt, 2016). However, the causes, intensity, and effects of lack of housing affordability vary substantially and consequentially across spaces at multiple scales, times, and social groups.

Over time, two seemingly contradictory tendencies appeared to mark the times of crisis in Athens: a homogenizing tendency, with housing costs affecting growing shares of Greek and minority residents with a wide range of sociodemographic and ascribed characteristics; and a differentiating tendency, leading to highly uneven effects even among those affected, with low-income, minority, renter households, and households that moved to Athens after 2009 to a large extent bearing the brunt of the crisis and the responses to it.

The findings of the present analysis indicate that this was in particular the case for minority residents but also for lower-income Greek residents, and especially renters; these findings are consistent to those by Arapoglou et al. (2021, March) who found that “in central city areas the young people, long term established and newcomer migrants were disproportionally affected by the economic downturn initiated by the debt crisis” (p. 20). Overall, housing conditions

deteriorated “throughout most of the social spectrum” during the crisis in Greece, but “the most vulnerable” were most affected (Maloutas, 2021, p. 106).

Second, these findings support research that questions the usual separation of housing affordability from other housing conditions. They further show that such separation can lead to further underestimating the extent of the housing affordability problem—and rarely to overestimating it in the case of lower-income and minority groups. Indeed, housing affordability is a major cause of different forms of housing deprivation, such as “housing that fails to meet physical standards of decency . . . overcrowded conditions . . . insecure tenure, or in unsafe or inaccessible locations,” that is “most households that experience one or more of these other forms of deprivation in reality do so because they cannot afford satisfactory housing and residential environments” (Stone, 2006c, p. 154). Thus, “housing affordability is not really separable from housing standards” (Stone, 2006c, p. 155).

With one exception, all minority participants who reported inadequate housing conditions considered them a major problem associated with affordability. For example, asked about the most important problem facing his neighborhood, a minority participant noted “the condition of housing, of our houses,” in addition to unemployment (M. S., interview in person, October 7, 2011). These findings are also in line with Bolt and van Kempen (2002), who found that the limited progress in the housing careers or pathways of Turks and Moroccans in Utrecht, in the Netherlands, was associated with restrictions that they faced and had little association with different housing needs and preferences of migrants compared to native residents. Stone (2006c) has noted that to study housing affordability, one needs to respond to four questions: a)

"Affordable to whom?" b) "On what standard of affordability?" c) "For how long?" d) "[M]eeting what physical standards?" (p. 153). The findings of this study show that if such a multidimensional definition of housing affordability is considered, no minority participant enjoyed affordable housing.

Third, the findings also indicate that residual income approaches are particularly relevant to estimating housing affordability as experienced by urban residents, particularly lower income households. As shown, in particular during the times of crisis and for minority residents, housing affordability matters also in the sense that it is inextricably linked with meeting other basic needs.

In addition to housing affordability, housing discrimination against migrants remains a critical problem in Athens and elsewhere. My findings provide strong indications that the effects of housing discrimination in Athens worsened during the crisis for a considerable and increased share of minority participants. Discrimination in housing availability rendered their moves more difficult, during a time when such moves were increasingly necessary and largely involuntary. At the same time, price discrimination could have added to increased rent burdens, during a time of rapidly declining incomes. There was also limited evidence of harassment during occupancy and informal eviction processes. In addition, racist violence in urban spaces, including in participants' neighborhoods, increased during the crisis and also affected housing spaces and thus participants' sense of safety in their homes. However, while more minority participants reported cases of housing discrimination during the crisis than before, including assessments of an increase in the frequency of its occurrence, and more Greek participants reported incidents of

racism or discrimination against migrants in housing spaces in 2012 compared to 2010, the three small samples do not provide sufficient evidence to make generalizations about changes in actual discrimination and racism in Athens. Furthermore, subjective assessments of discrimination may underestimate or overestimate the occurrence of discrimination. Yet participants' accounts indicate that a considerable share of the reported incidents involved openly discriminatory practices, and these findings are also in line with findings from other sources.

Minority participants' experiences and adaptation strategies show that housing fulfills a number of fundamental functions and have three implications. First, the findings indicate that the often invisible adaptation strategies of residents should be examined in context, across time and space. In the case of Athens, they suggest that there was indeed a housing problem in the city also before the crisis. They, thus provide further evidence of the fallacy of the pre-crisis "established notion that there are no housing problems in Greece" (Balampanidis et al., 2013, p. 31, translated by the author) or the "predominant official view that there is no 'quantitative' housing issue in Greece" since the early 1980s (Emmanuel, 2006, p. 15, translated by the author). Indeed, precarious housing conditions were present before the crisis for some minority participants, with the history and dynamics of urbanization and its associated policies of both commission and omission (Lambrou & Loukaitou-Sideris, 2021, p. 4) significantly shaping their range of options. While for some minority participants housing constituted an increasingly important stabilizing factor in their everyday lives and a mark of improving living conditions in the 2000s, more than eight in 10 minority study participants were subject to persistent housing instability, rent burdens, and few or no options for securing adequate and quality housing. Precarious housing conditions were the case for various migrant groups in Athens (Arapoglou & Maloutas, 2011;

Kandylis et al., 2012; Maloutas, 2007) and in other southern European cities (Arbaci, 2008, 2019), forming part of broader inequalities and increasing deprivation, particularly in certain parts of the City of Athens (Arapoglou et al., 2021, March; Eurostat, 2022; Hadjimichalis, 2018; Karadimitriou et al., 2021; OECD, 2020). This pre-crisis state of affairs illustrates the limits in the effectiveness of policies that tend to focus on "recovery," or returning to a pre-crisis "normal" (Lambrou & Loukaitou-Sideris, 2021, pp. 3–4, 19).

Second, these findings indicate that, during the socioeconomic crisis, inequalities and unequal access to housing were exacerbated, with the latter traced to longer-term processes of deteriorating inclusion and the persistent lack of social housing policies (Maloutas et al., 2020, p. 7), or a housing policy as the concrete "set of government actions (and inactions, in the sophisticated view) that is intended to deal with housing problems" (Marcuse, 2013 [1978], p. 36). These developments particularly affected low-income tenants, migrants, asylum-seekers, and refugees—with declining incomes and rising unemployment directly resulting in further deterioration of their housing conditions and prospects (Maloutas et al., 2020, p. 11). The lack of tenant protections, especially since the liberalization of housing of the 1990s, reflecting the persistent treatment of housing as an individual matter, meant that those lacking resources from family and social networks, were faced with moves, doubling-up, and evictions (Maloutas et al., 2020, p. 9).

Minority participants who experienced visible homelessness were faced with some of the most severe conditions, adverse effects, and safety risks when dwelling in public, an activity largely considered undesirable (Whyte, 1980, 1988) or illegal (Banerjee, 2001; Ehrenfeucht &

Loukaitou-Sideris, 2014; Loukaitou-Sideris & Ehrenfeucht, 2009; Mukhija & Loukaitou-Sideris, 2014; Piazzoni, 2020). Yet, during the crisis, even previously positive housing trajectories—also reported for migrants having lived in Athens for longer periods (Balampanidis, 2016, 2020; Vaiou et al., 2007)—tended to get disrupted and often reversed. Thus, even for those who were increasingly better housed, housing tended to quickly become a pressing issue in the late 2000s and early 2010s, leading to a reconfiguration of what constituted affordable housing for them and increasingly severe limitations in the range of options for staying in the city. Indeed, most minority participants faced intensifying housing hardships. This was also the case with substantial numbers of Greek participants, particularly renters. The increasing housing hardships affected homeowners as well (Serraos et al., 2016). While legislative protection was introduced, as 18 percent of owners had mortgages on their houses in Greece in 2008 (Emmanuel, 2017, pp. 78, 80), an increasing share of owners faced hardships because of the newly imposed property tax and the rising utility prices.

However, renters were overall more severely affected during the years of the crisis, as also indicated by the higher increase in the shares of tenants renting at market prices, who were at risk of poverty or social exclusion, compared to the owners with no outstanding mortgage or housing loans (Eurostat, 2022). Thus, the findings of this research and the broader indicators support Emmanuel's (2017) conclusion that "it is the crisis in the *rental sector* [emphasis in original] due to falling incomes and high unemployment that should be the main concern of social housing policy" (p. 81). Furthermore, in this broader crisis of the rental sector, migrant renters, and particularly third country nationals, were likely to be more severely affected, as also indicated by the wide and increasing gaps in relative poverty rates between the foreign-born and native-born

(OECD & European Commission, 2015, p. 323; 2018, p. 107). For many of the minority participants, the intensive austerity-oriented restructuring and crisis processes (Hadjimichalis, 2018; Hadjimichalis & Hudson, 2014; Mayer, 2013; Schafran, 2013; Brenner, Friedmann, Mayer, Scott, & Soja, as cited in Soureli & Youn, 2009; Tonkiss, 2013) and their precarious living conditions, exacerbated by the increasing risks and realities of undocumented migration status, produced a condition of permanent uncertainty over their right and ability to stay in the city. For many, this was a condition of 'unsettledness' reflecting a global "urbanism of exception" (Berney, 2019, p. 189), seeking to make "home in a state of permanent termporariness" (Steigemann & Misselwitz, 2020, p. 628). Thus, some of the least resourced urban residents needed to devise a number of strategies at the intersection of housing insecurity, territorial insecurity, and broader structural injustices (Bosniak, 2016; Motomura, 2014; Young, 2011), including emigration plans.

Concurrently, with housing vacancies and visible homelessness along with more invisible forced moves increasing, the years of the crisis exemplify the inadequacy of merely increasing the housing supply and relying on market dynamics (Chapple, 2017; Wyly, 2022) in the absence of a housing policy to mediate these dynamics and secure housing, as cases of urban crises beyond Athens such as the Great Depression have also demonstrated (Leavitt & Heskin, 1993, June, pp. 24–25). Crisis- and austerity-generated involuntary moves are not included in the widely accepted definitions of displacement and the variety of its causes (Chapple & Loukaitou-Sideris, 2019; Grier & Grier, 1978; LeGates & Hartman, 1981; Marcuse, 1985). Yet forced "relocation or adjustment strategies" during the recession in the early 1990s and associated in part with unemployment were reported in the case of New York City (Newman & Wyly, 2006, p. 30). The

case of Athens in the early 2010s also indicates an increase of forced moves and increasingly restricted options for staying in the city, caused by increasing unemployment and the lack of housing policies to maintain what was formerly a largely affordable housing stock. During the crisis, this occurred despite the increasing housing vacancies and the decreasing rents. Even though most of these moves took place within the same neighborhoods or within the city, they had significant adverse effects without resulting in securing affordable housing. Loss of place marked by heightened and widespread housing insecurity was also a threat for those who did not move (Davidson, 2009, p. 228).

Third, while the findings show that minority as well as Greek participants developed a wide range of adaptation strategies during the crisis, they also illustrate how "preexisting disparities among urban residents too often shape the uneven distributions of disaster impacts and recovery resources," rendering responses by individuals and their social networks invaluable but also insufficient for successfully adapting and responding to a severe and sudden crisis (Lamb & Vale, 2019, pp. 373, 377). Both migration status and low-income exposed most minority participants to double vulnerability during the crisis. The deteriorating conditions and adaptation strategies also illustrate why "the impact of the crisis was very unequal concerning tenure" (Maloutas et al., 2020, p. 9). Moving to smaller units and sharing housing with relatives, along with rent reductions, were identified as major "defensive survival strategies" for many who could no longer afford housing costs during the crisis (Maloutas, 2021, p. 106). The present findings are in line with evidence from other cities and countries indicating that renters experience more vulnerability, fewer protections, and slower recovery than owners before, during, and after disasters, and suggesting that housing tenure needs to receive more attention, along with age,

gender, and income (J. Y. Lee & Van Zandt, 2019, pp. 156–157; Madden, 2021, p. 96).

Three factors differentiated minority participants' adaptation strategies. First, social programs did not reach the majority of people who were unemployed and at-risk of poverty, and these programs reached increasingly fewer people, while their benefits were cut. However, nearly all minority participants did not have access to social programs, and this was especially the case for residents without documentation, who also did not have access to programs that were developed later (Chatzikonstantinou & Vatavali, 2017, p. 193). Second, many had no close family in Athens to return to. Still, some could share housing with friends and a few received remittances from abroad, mostly from family members, to cover living expenses. Third, most minority participants already occupied some of the most affordable housing stock in the most affordable areas of the city and, thus, with intensifying housing hardships, they were left with few options for staying in the city. The most affordable housing stock of the smaller apartments in the central areas of Athens—and the only such stock in the metropolitan area other than some owner-occupied housing—was maintained during the crisis (Maloutas et al., 2020, p. 10). However, the experiences and adaptation strategies of minority participants also indicate that even this stock—which was a precious urban resource despite its major problems—also became increasingly inaccessible and unaffordable. The lack of social rental housing was critical during the crisis, marked by rising homelessness, and the "most deprived groups" being "relegated to the worst part of the private rented sector" and "experiencing acute housing issues" (Kandylis et al., 2018, p. 96; Myofa, 2021). Despite this, claims for the right to housing never amounted to a massive social movement in Greece for several historical economic and political factors (Siatitsa, 2014).

Policies addressing housing affordability and fair housing for all urban residents can go a long way towards improving both overall living conditions and housing conditions during crises and beyond them, and can avert pushing residents onto the streets, in precarious housing arrangements, or out of the city altogether. Housing policies necessitate not only short-term and timely interventions during crises but also long-term strategies that can more effectively prevent escalating housing emergencies from taking place. The scale and persistence of the housing affordability crisis in Athens suggests that planners and policy makers would need to consider a wide range of policy interventions, including the long-term development of social housing, rental assistance programs, tenant protections, as well as anti-displacement and homelessness-prevention policies, especially during crises, but also in times of relative prosperity. Beyond the policy focus on homeownership that has long marked the history of urbanization in Athens, policies should pay more attention to renters, and be inclusive of low-income and minority renters, among whom migrants, asylum-seekers, and refugees.

Among the 16 *Guidelines for the Implementation of the Right to Adequate Housing* by the UN Special Rapporteur on Adequate Housing Leilani Farha (2019, December), addressed to states, including urban, regional, and national authorities, as "primary duty bearers" (para.10), Guideline No. 10 focuses on ensuring the right to adequate housing for migrants and internally displaced persons: "[i]n recent years migrants have become particularly vulnerable to violations of the right to housing," inside and outside informal and formal camps, reception and other centers, including public spaces and private housing, and through anti-migrant laws excluding migrants in general or undocumented migrants in particular from homeless shelters or undocumented migrants from rental housing (paras. 54–57). The four implementation measures

of the guideline stress that "[s]tates must ensure the equal enjoyment of the right to housing without discrimination for all internally displaced persons and all migrants, regardless of documentation, in conformity with international human rights and humanitarian law" (UN Special Rapporteur, 2019, December, para. 58(a)). Moreover, "[a]ny differential treatment in qualifying for different types of housing based on immigration status must be reasonable and proportional, and not compromise the protection of the right to housing for all people within the State's territory or jurisdiction" (UN Special Rapporteur, 2019, December, para. 58(b)), while "[e]ffective protective mechanisms must be in place for migrants to secure effective remedies for violations of the right to housing and non-discrimination" (UN Special Rapporteur, 2019, December, para. 58(c)). Residents' experiences further demonstrate the necessity of fair housing policies, which both include those most at risk on multiple grounds and facing multiple disadvantages, and address the structural roots of discrimination. The role of effective policies can be even more critical during crises, as lack of housing affordability intersects with discrimination in constraining housing access and affecting housing conditions.

Future research on user-based accounts of housing affordability could further shed light on its multi-dimensional nature in association with other housing conditions and access to urban resources and opportunities, as well as its association with other basic needs, as suggested by residual income approaches. More research on user-based accounts of housing discrimination and fair housing would be valuable for better understanding the nature, manifestations, and extent of housing discrimination and the challenges of fair housing policy. The results indicate that attention should be given to both open and subtle types of discrimination in accessing housing (D. S. Massey, 2005) and non-exclusionary types of discrimination during occupancy

(Roscigno et al., 2009), as well as multiple methods of assessing it (Freiberg & Squires, 2015). Remarkable advances in the U.S. and the EU are evident in field experiments, employing testers with different backgrounds to make the same home inquiries in order to detect if housing discrimination for one or more testers occurs. Field experiments, however, also present challenges. These challenges are partly associated with resource and methodological constraints that account for their historical focus on initial inquiries of home seekers and early phases of housing transactions, advertised units, major segments of the housing market, and limited protected classes (Ahmed, 2015; Freiberg & Squires, 2015; Turner, 2015; Turner & James, 2015). The value of residents' experiences lies in revealing the range of concrete processes and effects of housing discrimination and in complementing field experiments. Future research on adaptation strategies of underrepresented groups and the factors affecting them can help direct attention to all urban residents, housing arrangements, and formal and informal practices that constitute the everyday life of the city, and broaden the scope of planning practices by providing the basis for inclusive, fair, and supportive policies. Research across multiple contexts can help assess the effectiveness of such policies.

Overall, the case of Athens shows that the structure of the housing market and the limited and weakened housing policies in the context of a "residual" welfare state (J. Allen et al., 2004)—or a "substantively complete absence of social housing policy" in Greece since the mid-1980s (Emmanuel, 2006, p. 3, translated by the author)—did not meet the housing needs of minority study participants, or their "right to stay put" (Hartman, 1998) and the right to secure, decent, and affordable housing (Madden & Marcuse, 2016) both in the 2000s and the early 2010s. Yet, with invisible forced moves (Atkinson, 2000; Wyly et al., 2010; Zuk et al., 2018) increasingly

prevalent and particularly affecting minority participants with few resources, intensifying unaffordability, heightened housing insecurity, and deteriorating housing conditions compounded by housing discrimination, the developments especially in the early 2010s amounted to a largely invisible and long-lasting housing crisis. Unmet housing needs and housing inequalities are likely to further increase during urban crises, especially affecting lower income, minority, and tenant residents, despite their ingenuity and creativity in the wide range of adaptation strategies that they develop or the implementation of emergency measures. These needs and inequalities render inclusive and fair housing policies essential both during urban crises and beyond as a major factor that can effectively make housing crises preventable.

Appendix

Questionnaire on the city, politics and migration

This questionnaire is part of the research for my doctoral dissertation in the Department of Urban Planning, University of California Los Angeles. It focuses on the politics of urban redevelopment and the politics of migration in the large metropolitan centers of Europe.[1] This study is designed to provide basic data on everyday life in Athens/Attica and a documentation of the needs of the residents of the city.

Your participation is important so that the results are representative of the activities, opinions and needs of yours, and of other residents in the city like you.

Its completion requires approximately 25 minutes. If you volunteer to participate in this study, you may withdraw your consent at any time and discontinue your participation, and you do not have the obligation to answer any questions that you prefer not to answer.

All the responses are optional, anonymous and strictly confidential. Any information that is obtained in connection with this study and that can be identified with you will remain strictly confidential as required by Greek, EU, international laws and the UCLA Research Regulations. This study does not affect your rights in any way. The aggregate results of the survey will be presented publicly and **will be available to you and the general public.** Please contact me in order to receive the results, or for any additional information**.**

Please respond to the questions **based on your everyday experience as a resident of the city**, and as accurately and completely as possible. If you would like to **add comments** or an answer that is not listed, please add them next to the question, or at the last page of the questionnaire. Please place the questionnaire in the envelope, seal it and return it to the drop-box found on the desk of the secretariat.

Thank you very much for your cooperation.

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Ελληνικά

English

Français

عرابي

1. For <u>how many years</u> have you lived in Athens/Attica?

☐ 1-2 ☐ 3-4 ☐ 5-6 ☐ 7-8 ☐ 9-10 ☐ 11-12 ☐ 13-14 ☐ 15-16 ☐ 17-18 ☐ 19-20 ☐ 21-22 ☐ 23+ ☐ always ☐ NA

In which neighborhood/area of the city (Greater Athens Area) do you <u>live</u>?

_____

2. Which areas of the city (your neighborhood and/or other neighborhoods) do you go to for your <u>work?</u>

_____

How do you commute to your work (please choose up to 3)?

☐ By metro ☐ By tram ☐ By bus ☐ By bike ☐ By motorbike ☐ By car ☐ By taxi ☐ On foot

3. Which areas of the city (your neighborhood and/or other neighborhoods) do you go to <u>for other business</u>?

_____

How do you go to these neighborhoods (please choose up to 3)?

☐ By metro ☐ By tram ☐ By bus ☐ By bike ☐ By motorbike ☐ By car ☐ By taxi ☐ On foot

How often do you go to these neighborhoods?

☐ Every day ☐ 4-5 times/week ☐ 2-3 times/week ☐ 1 time/week ☐ 1-2 times/month ☐ 4-5 times/year ☐ Rarely ☐ Almost never

[1] This research is funded by the UCLA Graduate Division, Ulmer Dissertation Year Fellowship.

4. Which areas of the city (your neighborhood and/or other neighborhoods) do you go to in order to meet friends/relatives or to spend your free time?

_____

How do you go to these neighborhoods (please choose up to 3)?

☐ By metro ☐ By tram ☐ By bus ☐ By bike ☐ By motorbike ☐ By car ☐ By taxi ☐ On foot

How often do you go to these neighborhoods?

☐ Every day	☐ 2-3 times/week	☐ 1-2 times/month	☐ Rarely
☐ 4-5 times/week	☐ 1 time/week	☐ 4-5 times/year	☐ Almost never

5. Other than for your work, how often do you go to the centre of Athens?

☐ Every day	☐ 2-3 times/week	☐ 1-2 times/month	☐ Rarely
☐ 4-5 times/week	☐ 1 time/week	☐ 4-5 times/year	☐ Almost never

6. In which spaces of your neighborhood & how often do you spend free time?

a. public spaces (e.g. squares, parks):

_____	☐ Every day ☐ 4-5 times/week	☐ 2-3 times/week ☐ Once a week	☐ 1-2 times/month ☐ 4-5 times/year	☐ Rarely ☐ Almost never
_____	☐ Every day ☐ 4-5 times/week	☐ 2-3 times/week ☐ Once a week	☐ 1-2 times/month ☐ 4-5 times/year	☐ Rarely ☐ Almost never
_____	☐ Every day ☐ 4-5 times/week	☐ 2-3 times/week ☐ Once a week	☐ 1-2 times/month ☐ 4-5 times/year	☐ Rarely ☐ Almost never

b. other spaces:

Entertainment spaces	☐ Every day ☐ 4-5 times/week	☐ 2-3 times/week ☐ Once a week	☐ 1-2 times/month ☐ 4-5 times/year	☐ Rarely ☐ Almost never
Cultural spaces	☐ Every day ☐ 4-5 times/week	☐ 2-3 times/week ☐ Once a week	☐ 1-2 times/month ☐ 4-5 times/year	☐ Rarely ☐ Almost never
Social spaces	☐ Every day ☐ 4-5 times/week	☐ 2-3 times/week ☐ Once a week	☐ 1-2 times/month ☐ 4-5 times/year	☐ Rarely ☐ Almost never
Religious spaces	☐ Every day ☐ 4-5 times/week	☐ 2-3 times/week ☐ Once a week	☐ 1-2 times/month ☐ 4-5 times/year	☐ Rarely ☐ Almost never

7. Are there any areas of the city that you avoid going to?

☐ Yes ☐ No ☐ NA

If YES, please list:

Which areas? _____

_____

Why? _____

_____

8. Based on your everyday experience, in the past 10 years do you think that the socioeconomic inequalities

a. in the city have:

☐ Increased a lot ☐ Increased ☐ Remained stable ☐ Decreased ☐ Decreased a lot ☐ NA

b. among the neighborhoods of the city have:

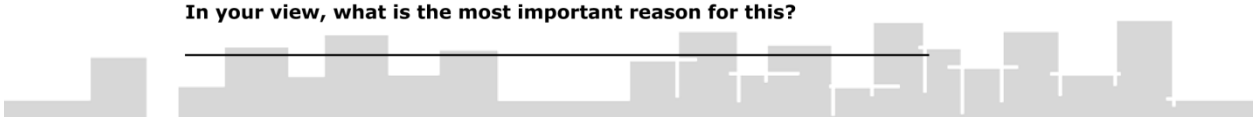
☐ Increased a lot ☐ Increased ☐ Remained stable ☐ Decreased ☐ Decreased a lot ☐ NA

c. among the people who live in your neighborhood have:

☐ Increased a lot ☐ Increased ☐ Remained stable ☐ Decreased ☐ Decreased a lot ☐ NA

In your view, what is the most important reason for this?

_____



9. Based on your everyday experience, do you think that there are several neighborhoods in the city, in which the residents are:

a. <u>mostly poor or very poor people</u> (or people with lower socioeconomic status)?

☐ Yes ☐ No ☐ NA

If YES, please list:

Which areas come to your mind? _____

b. <u>mostly rich people</u> (or people with higher socioeconomic status)?

☐ Yes ☐ No ☐ NA

If YES, please list:

Which areas come to your mind? _____

c. <u>mostly migrants</u>?

☐ Yes ☐ No ☐ NA

If YES, please list:

Which areas come to your mind? _____

10. Generally speaking, how do you evaluate the relations between natives & migrants <u>in your neighborhood</u>?

☐ Very positive ☐ Positive ☐ Somewhat positive ☐ Mixed— both positive & negative ☐ Somewhat negative ☐ Negative ☐ Very negative ☐ Neutral ☐ NA

During the past 5 years, do you think that the relations between natives & migrants <u>in your neighborhood</u> have become:

☐ much better ☐ better ☐ stayed stable ☐ worse ☐ much worse ☐ NA

In your view, what is the most important reason for this?

_____

11. Generally speaking, how do you evaluate the relations between natives & migrants <u>in the centre of Athens?</u>

☐ Very positive ☐ Positive ☐ Somewhat positive ☐ Mixed— both positive & negative ☐ Somewhat negative ☐ Negative ☐ Very negative ☐ Neutral ☐ NA

During the past 5 years, do you think that the relations between natives & migrants <u>in the centre of Athens</u> have become:

☐ much better ☐ better ☐ stayed stable ☐ worse ☐ much worse ☐ NA

In your view, what is the most important reason for this?

_____

12. Generally speaking, how do you evaluate your <u>own relations</u> (professional, personal) <u>in your neighborhood & in the city</u>
with natives:

☐ Very positive ☐ Positive ☐ Somewhat positive ☐ Mixed— both positive & negative ☐ Somewhat negative ☐ Negative ☐ Very negative ☐ Neutral ☐ NA

with migrants:

☐ Very positive ☐ Positive ☐ Somewhat positive ☐ Mixed— both positive & negative ☐ Somewhat negative ☐ Negative ☐ Very negative ☐ Neutral ☐ NA

13. In the past 5 years, do you think that your <u>own relations</u> <u>in the neighborhood & in the city</u> with natives have become:

☐ much better ☐ better ☐ same ☐ worse ☐ much worse ☐ NA

with migrants have become:

☐ much better ☐ better ☐ same ☐ worse ☐ much worse ☐ NA

In your view, what is the most important reason for this?

_____

14. Have you noticed actions of racism or discrimination <u>against migrants</u> <u>in your neighborhood</u>?

☐ Yes ☐ No ☐ NA

If YES, please list:

What types of racist actions? _____

Where? (Please check all that apply)

☐ Streets	☐ Entertainment spaces	☐ Cultural spaces	☐ Housing spaces
☐ Squares	☐ Migrants' shops	☐ Social spaces	☐ State agencies
☐ Education spaces	☐ Street vendors areas	☐ Sports spaces	☐ Public transport
☐ Workplaces	☐ Natives' shops	☐ Religious spaces	

Other space (please specify): _____

How often?

☐ Rarely	☐ 2-3 times/week
☐ 2-3 times per year	☐ 4-5 times/week
☐ 4-5 times per year	☐ Every day
☐ 1-2 times/month	☐ Multiple times per day
☐ Once a week	

In the past **5 years,** have they: ☐ Increased a lot ☐ Increased ☐ Stayed stable ☐ Decreased ☐ Decreased a lot

Do you know or can you estimate **whom they were directed against?** _____
(e.g. migrants of a specific national origin, gender, occupation)

Do you know or can you estimate **who caused** them? _____

15. Have you noticed antiracist actions or activities <u>in support of migrants</u> in your neighborhood?

☐ Yes ☐ No ☐ NA

If YES, please list:

What types of actions? _____
(e.g. demonstrations, festivals, concerts, lectures/discussions)

Where? (Please check all that apply)

☐ Streets	☐ Entertainment spaces	☐ Cultural spaces	☐ Housing spaces
☐ Squares	☐ Migrants' shops	☐ Social spaces	☐ State agencies
☐ Education spaces	☐ Street vendors areas	☐ Sports spaces	☐ Public transport
☐ Workplaces	☐ Natives' shops	☐ Religious spaces	

Other space (please specify):

How often?

☐ Rarely	☐ 2-3 times/week
☐ 2-3 times per year	☐ 4-5 times/week
☐ 4-5 times per year	☐ Every day
☐ 1-2 times/month	☐ Multiple times per day
☐ Once a week	

In the past **5 years,** have they: ☐ Increased a lot ☐ Increased ☐ Stayed stable ☐ Decreased ☐ Decreased a lot

Do you know or can you estimate **who they were addressed to?** _____
(e.g. residents of the neighborhood, residents of the city, natives, migrants, state, mass media)

Do you know or can you estimate **who organized** them? *(e.g. residents of the neighborhood, migrant and/or antiracist organizations, municipal agencies)* _____

16. Have you <u>personally experienced</u> discrimination or racism?

☐ Yes ☐ No ☐ NA

If YES, please list:

What types of discrimination or racism? _____

Where? (Please check all that apply)

☐ Streets	☐ Entertainment spaces	☐ Cultural spaces	☐ Housing spaces
☐ Squares	☐ Migrants' shops	☐ Social spaces	☐ State agencies
☐ Education spaces	☐ Street vendors areas	☐ Sports spaces	☐ Public transport
☐ Workplaces	☐ Natives' shops	☐ Religious spaces	

Other space (please specify): _____

How often?

☐ Rarely	☐ 2-3 times/week
☐ 2-3 times per year	☐ 4-5 times/week
☐ 4-5 times per year	☐ Every day
☐ 1-2 times/month	☐ Multiple times per day
☐ Once a week	

In the past **5 years,** have they: ☐ Increased a lot ☐ Increased ☐ Stayed stable ☐ Decreased ☐ Decreased a lot

Could you estimate **why?** _____

Do you know or can you estimate **who caused** them? _____
(e.g. persons, groups, institutions/state agencies, legal system)

Have you **reported** the incidents/taken legal action? ☐ Yes ☐ No ☐ NA

17. In your view, what is <u>the most important problem</u> facing:

your neighborhood? _____

the center of Athens? _____

the city? _____

the natives? _____

the migrants? _____

you personally? _____

18. How do you evaluate public policy (by the national government & the municipal authorities) addressed to migrants & natives in the city, regarding:

	Migrants	**Natives**
citizenship & papers?	_____	
refugee protection & asylum?	_____	
work?	_____	_____
shelter & housing?	_____	_____
health?	_____	_____
education?	_____	_____
social security & pensions?	_____	_____
social life & public spaces?	_____	_____
justice?	_____	_____
policing?	_____	_____

19. How do you evaluate <u>the results of state policy</u> <u>in your neighborhood</u> regarding:

<u>public works in your neighborhood</u> (e.g. public spaces, squares, parks, land use control)?	**<u>social services in your neighborhood</u>** (e.g. hospitals, schools, social welfare, food, shelter & primary health care services)?	**the <u>socioeconomic & political living conditions of migrants</u>?**	**the <u>socioeconomic & political living conditions of natives</u>?**
☐ Very positive	☐ Very positive	☐ Very positive	☐ Very positive
☐ Positive	☐ Positive	☐ Positive	☐ Positive
☐ Somewhat positive	☐ Somewhat positive	☐ Somewhat positive	☐ Somewhat positive
☐ Mixed— positive & negative	☐ Mixed— positive & negative	☐ Mixed— positive & negative	☐ Mixed— positive & negative
☐ Somewhat negative	☐ Somewhat negative	☐ Somewhat negative	☐ Somewhat negative
☐ Negative	☐ Negative	☐ Negative	☐ Negative
☐ Very negative	☐ Very negative	☐ Very negative	☐ Very negative
☐ Neutral	☐ Neutral	☐ Neutral	☐ Neutral
☐ NA	☐ NA	☐ NA	☐ NA

20. How do you evaluate <u>your own conditions of living</u> <u>today</u>, compared to 2 years ago?

☐ much better ☐ better ☐ same ☐ worse ☐ much worse ☐ NA

If your <u>own conditions of living</u> have changed over the past 2 years, <u>what has changed</u> regarding:

citizenship & papers? _____

refugee protection & asylum? _____

work? _____

shelter & housing? _____

health? _____

education? _____

social security/welfare/pensions? _____

social life & public spaces? _____

justice? _____

policing? _____

21. Over the past 2 years, have you encountered any of the following difficulties?

Yes	No	NA		Could you estimate about how many times/how much/for how long?
☐	☐	☐	I had a hard time securing my food/eating adequately	
☐	☐	☐	I had a hard time paying the rent	
☐	☐	☐	I had a hard time paying for electricity or water	
☐	☐	☐	I had a hard time paying for heating or monthly maintenance fees	
☐	☐	☐	I had a hard time covering my health expenses	
☐	☐	☐	I had a hard time covering my educational expenses	
☐	☐	☐	I had a hard time covering the educational expenses of my children	
☐	☐	☐	I had a hard time paying for taxes	
☐	☐	☐	I had a hard time paying for special or emergency taxes	
☐	☐	☐	I had a hard time paying for loans or mortgages	
☐	☐	☐	I had a hard time renewing my papers (e.g. residence permit)	
☐	☐	☐	I have become unemployed	
☐	☐	☐	I have become uninsured	
☐	☐	☐	I have lost my papers (e.g. residence permit)	
☐	☐	☐	My work hours have been reduced	
☐	☐	☐	My salary or daily pay has been reduced	
☐	☐	☐	My pension has been reduced	
☐	☐	☐	I have shut down my store/business	
☐	☐	☐	I have experienced a racist attack	
☐	☐	☐	I have experienced police violence	
☐	☐	☐	I have been obliged to leave from the house I rented/bought with a mortgage	
☐	☐	☐	I have moved to a house with lower expenses	
☐	☐	☐	I have lived together with more people	
☐	☐	☐	I have thought about migrating to another country	
☐	☐	☐	I have decided to migrate to another country	

If you responded YES to one of the items above, what is the most important reason for this?

_____

22. Over the past 2 years, have you done any of the following:

Yes	No	NA		Could you estimate about how many times/how much/for how long?
☐	☐	☐	I have received help from the state (e.g. unemployment benefits)	
☐	☐	☐	I have received help from the local authorities (e.g. municipalities)	
☐	☐	☐	I have received help from religious organizations	
☐	☐	☐	I have received help from Non-Governmental Organizations	
☐	☐	☐	I have received help from solidarity networks	
☐	☐	☐	I have received help from relatives/friends	
☐	☐	☐	I have received help from neighbors/residents of the city	
☐	☐	☐	I was in need of help, but did not receive help from anywhere	
☐	☐	☐	I have offered help through the local authorities	
☐	☐	☐	I have offered help through religious organizations	
☐	☐	☐	I have offered help through Non-Governmental Organizations	
☐	☐	☐	I have offered help through solidarity networks	
☐	☐	☐	I have offered help to relatives/friends	
☐	☐	☐	I have offered help to neighbors/residents of the city	

23. In your view, what are the <u>most important</u> causes/agents for the problems that the migrants face? (please check up to 3)

- ☐ The migrants themselves
- ☐ The beliefs of the natives
- ☐ The government and state policies
- ☐ The local state/municipal authorities
- ☐ The marginalization of migrants
- ☐ The mass media
- ☐ The extreme right-wing groups, agents, parties
- ☐ Other: _____

24. Solving the problems of migrants is <u>mainly a responsibility of</u> (please check up to 3)

- ☐ the migrants themselves
- ☐ the migrant organizations/communities
- ☐ the antiracist organizations
- ☐ the Non Governmental Organizations
- ☐ the unions
- ☐ the municipal and local authorities
- ☐ the Ministry of the Interior, Decentralisation & e-Governance
- ☐ the Ministry of Labour and Social Security
- ☐ the Ministry of Education, Lifelong Learning & Religious Affairs
- ☐ the Ministry for the Protection of the Citizen (Ministry of Public Order)
- ☐ the Ministry of Justice, Transparency & Civil Rights
- ☐ the Ministry of the Environment, Energy & Climate Change
- ☐ the European Union
- ☐ the International Organizations
- ☐ Other: _____
- ☐ NA

25. Claiming the rights of the migrants is <u>mainly a responsibility of</u>:

☐ the migrants ☐ the natives ☐ the migrants & natives ☐ the organizations ☐ NA

26. To what extent do you agree or disagree with each of the following demands of migrant and/or antiracist organizations?

"Legalization of all migrants"

☐ Completely agree ☐ Somewhat agree ☐ Neither agree nor disagree ☐ Somewhat disagree ☐ Completely disagree

"Open borders, free movement and migration to Greece"

☐ Completely agree ☐ Somewhat agree ☐ Neither agree nor disagree ☐ Somewhat disagree ☐ Completely disagree

"Free movement and migration of migrants from Greece to other countries of the European Union"

☐ Completely agree ☐ Somewhat agree ☐ Neither agree nor disagree ☐ Somewhat disagree ☐ Completely disagree

"Citizenship to all the children of migrants"

☐ Completely agree ☐ Somewhat agree ☐ Neither agree nor disagree ☐ Somewhat disagree ☐ Completely disagree

"Asylum to all refugees"

☐ Completely agree ☐ Somewhat agree ☐ Neither agree nor disagree ☐ Somewhat disagree ☐ Completely disagree

"Equal labor and social rights to Greek citizens and migrants"

☐ Completely agree ☐ Somewhat agree ☐ Neither agree nor disagree ☐ Somewhat disagree ☐ Completely disagree

"Right to vote and be elected in local elections"

☐ Completely agree ☐ Somewhat agree ☐ Neither agree nor disagree ☐ Somewhat disagree ☐ Completely disagree

"Right to vote and be elected in national elections"

☐ Completely agree ☐ Somewhat agree ☐ Neither agree nor disagree ☐ Somewhat disagree ☐ Completely disagree

27. If you had the opportunity, what is <u>the most important change</u> that you would make:

a. in your neighborhood?

_____

b. in the center of Athens?

_____

c. in the city?

_____

d. in the social & economic policy of the state?

_____

e. in the policies for the migrants who live in the city?

_____

f. in the broader immigration policy (e.g. on borders, papers, citizenship)?

_____

28. Would you participate in political actions/activities for:

your neighbor-hood?	**the city?**	**matters of state/ national politics?**	**matters of international politics?**	**political & social rights of natives & migrants?**	**rights of migrants in the neigh-borhoods & in the city?**	**migration policy, borders, and citizenship?**
☐ Yes	☐ Yes	☐ Yes	☐ Yes	☐ Yes	☐ Yes	☐ Yes
☐ No	☐ No	☐ No	☐ No	☐ No	☐ No	☐ No
☐ I currently participate	☐ I currently participate	☐ I currently participate	☐ I currently participate	☐ I currently participate	☐ I currently participate	☐ I currently participate
☐ I have been participating for years	☐ I have been participating for years	☐ I have been participating for years	☐ I have been participating for years	☐ I have been participating for years	☐ I have been participating for years	☐ I have been participating for years
☐ NA	☐ NA	☐ NA	☐ NA	☐ NA	☐ NA	☐ NA

Sociodemographic information

Age:	_____ years old	
Sex:	☐ F ☐ M	
Family status:	☐ Single ☐ Divorced ☐ Widowed ☐ Married/civil union ☐ Partnership/relationship	
Do you have children?	☐ Yes ☐ No	
Total number of people in the residence:	_____	
Education:	☐ Primary school ☐ Some years of secondary school ☐ Secondary school graduate ☐ Some years of high school ☐ High school graduate ☐ Some years of technical school	☐ Technical school graduate ☐ Some years of college ☐ College graduate ☐ Some years of MA/PhD ☐ MA/PhD graduate ☐ Other: _____
Occupation:	_____	
Employment status today:	☐ Unemployed ☐ Daily laborer ☐ Self-employed worker ☐ Contract worker ☐ Full-time salary worker ☐ Homemaker/unpaid family worker ☐ Business owner with up to 5 employees	☐ Business owner with more than 5 employees ☐ School student ☐ University student ☐ Retiree ☐ Other: _____
Specialization/field of studies:	_____	
Financial situation: **today:**	☐ Very good ☐ Good ☐ Moderate ☐ Weak ☐ Very weak	
Financial situation: **2 years ago:**	☐ Very good ☐ Good ☐ Moderate ☐ Weak ☐ Very weak	
Residence tenure status:	☐ Renter ☐ Owner ☐ With other status: _____	
Rent/monthly mortgage cost:	_____ € / month	
Residence floor area:	_____ m²	
Residence floor:	☐ Basement ☐ Partial-basement ☐ 1st floor – street level ☐ 1st floor – above street level ☐ 2nd floor	☐ 3rd floor ☐ 4th floor ☐ 5th floor ☐ 6th floor ☐ 7th+ floor
Place of birth (city, country):	_____	
Place(s) of residence of your family (city, country):	_____	
Nationality(/-ies)/citizenship:	_____	
Other neighborhoods of the city in which you have lived in the past (please start from the most recent):	Neighborhood: _____ Years: ___ Neighborhood: _____ Years: ___ Neighborhood: _____ Years: ___ Neighborhood: _____ Years: ___	

Thank you very much for your cooperation and your time

Would you like to add comments or other information?

_____

_____ (please continue on the next page if needed)

Interview guide

Housing themes

1. Description of current housing arrangements

Years of residence and area of residence in Athens

Description of housing arrangements

Tenure status. Household size. Relations. Rent. Floor area. Residence floor

Assessment of housing conditions

Description of the neighborhood and assessment of housing location

2. Housing history

Previous neighborhoods, houses, and/or housing arrangements

For each previous housing arrangement: duration of stay, housing characteristics and conditions

Reasons for moving in and out of each house or changing the housing arrangement

For each move or change: Assessment

3. Social relations

Assessment of own relations with natives and migrants, relations in the neighborhood, in the center of Athens, and changes to these relations over time

Relations with neighbors and landlords

4. Housing, racism, and discrimination

Incidents of racism or discrimination against migrants in housing spaces

Personal experience of racism or discrimination in housing spaces

5. Housing and the crisis

Changes in housing arrangements

Experience of housing hardship

Responses related to housing hardship

Changes in the neighborhood

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