

Families without Stable Home
In Continous Change.
How does the Welfare State
Approach Families during
Uncertain Times in Slovakia?

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Structure of the Presentation

- Context: Affordability of Housing, Housing Policy in Slovakia
 - Research Methodology
 - Research Results: Housing Unaffordability
 - Conclusions
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Affordability of Housing in Slovakia

- The proportion of ownership, rental, and publicly regulated housing speaks a lot about the critical housing situation. In 2020, the total housing stock comprised **92.3 % ownership housing** and **only 7.7 % rental housing** (of which only 1.6 % was regulated rental housing) (Eurostat, 2022).
 - The municipalities own only 3 % of rental apartments (Škobla, 2018).
 - Previous research (e.g., G. Lutherova, 2014) suggests that in countries of the former Eastern Bloc, the principle of meritocracy is very strongly present in the housing sector (Sandel, 2021), and **the culture of deservingness forms an invisible but firm barrier** to improving housing for the poorest (Kusá, 2023).
 - **The main obstacles and challenges** in ensuring access to affordable housing in Slovakia are primarily the structure of the housing stock, or rather the insufficient share of public rental housing, minimal construction of public rental housing; high rental and real estate prices, the absence of policies to regulate rental and real estate prices; relatively low household income; and significant regional disparities (OECD 2021).
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Affordability of Housing in Slovakia

- Even before the COVID pandemic, **up to 40 % of the population lived in overcrowded households**; in the case of households at risk of poverty, it is more than half (56.2 %);
 - It is standard for even bigger families to be cramped in an overcrowded apartment with limited space. Overcrowded households do not only mean physical discomfort for families but “are also associated with risks to social and educational development” (Quilgars, Pleace, 2023: 183).
 - Nearly 70 % of young people (18 - 34 years old) in Slovakia live with their parents (Kubala, Peciar, 2019: 10).
 - There is a lack of **financial support for low-income households** through a functional housing allowance, which is currently very low and limited only to recipients of material-need benefits. This means parents on parental leave or receiving various pensions cannot access it. (*The housing allowance is € 95.20 per month for a household with one member, € 161.60 per month for a household with two members, and € 205.10 per month for a household with three members.*)
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Housing Policy in Slovakia

- Many cities rely **on the transitional housing system** when setting their housing policies. This system is also the foundation of the housing policy outlined in the national document *Housing Policy until 2030*.
 - In April 2023, Slovakia adopted the first ***National Concept for Preventing and Ending Homelessness 2023-2030***. It aims to support homeless people in regaining and maintaining housing and prevent people at risk from losing their homes. It also represents a new approach to tackling homelessness in the Slovak context.
 - During 2023, the Ministry of Labour and Social Affairs of the Slovak Republic and key partners from the non-profit sector, municipal authorities, and other institutions also developed an ***Action Plan for the National Concept for the years 2024-2026***.
 - There **is no annual national homelessness survey**, and we lack data about the phenomenon of homelessness and “hidden homelessness.” However, the Population and Housing Census 2021 data are giving us the first picture of hidden homelessness. According to it, out of 71,076 "secondary homeless individuals," up to 15.5 % are children and adolescents. The results also indicate that out of these homeless individuals, 19.2 % are people on parental leave (*Population and Housing Census ...*).
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Research

- In 2023 - 2024, I was a member of Amnesty International Slovakia's research team, which **studied housing affordability and the right to housing in three selected regional cities in Slovakia.**
 - The research aimed to obtain a detailed understanding of how the structures, policies, and practices of state administration and municipalities affect the availability of housing and the access to the right to adequate housing of households in Slovakia.
 - Amnesty International Slovakia will publish the final report in October 2024.
 - From May 2023 until February 2024, our research team conducted **111 semi-structured and informal interviews.**
 - We considered **the plurality of actors** involved with public rental housing in various contexts. We reached out to people from local government - the political representatives of the municipality, officers who participate in the creation and implementation of local housing policies, representatives of organisations providing social services (whether established by the state, regional government, city, non-governmental organisations, or charities), the residents themselves living in municipal rental apartments or using housing-related services.
 - We also interviewed **experts** on affordable rental housing and ending homelessness in Slovakia, who gave us a broader perspective.
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Research

- Our research also involved **desk research** of the documents that underpin local housing policies, the systems for allocating rental apartments, and individual cities' strategic documents.
 - We adhered to **the research's ethics** during its implementation. This research required reflexive, methodological, and ethical considerations due to the vulnerability of the research participants. Many of them were living in uncertain and unstable housing conditions and experienced traumatic events. At the same time, the research project was designed as applied research.
 - In this presentation, I focus on **the data concerning housing affordability for families**. I have used all the collected data and looked closely at the codes related to the experience of single-parent households with municipal housing and temporary accommodation in the social services. I used the NVivo programme to code the interviews.
 - It is essential to distinguish the stories of vulnerable people through which we uncover structural inequalities and the configuration of public policies that reflect in their lives. When we look at the most vulnerable people in our society, their experience serves as a "litmus test" of how the social system is set up and operates in practice (Samzelius, 2020: 21).
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Housing Unaffordability

- **Municipal housing is legally defined as social rental housing in Slovakia.** However, the law does not specify the conditions for allocating social housing; this falls under the competence of towns and municipalities, "which may or may not take the criterion of individuals' vulnerability into account" (Škobla, 2018: 16).
 - Towns and municipalities establish conditions for access to housing, which limit who can apply for it. These include, for example, several years of continuous permanent residence in the town (3 - 5 years), no debts owed to the city, and a stable income, the minimum of which is usually derived from a multiple of the subsistence minimum.
 - These requirements contribute to **the production of social vulnerability** (Pozii, Cachado, Micaelo, 2019: 1). In practice, administrative categories exclude those who, due to objective reasons, cannot help themselves and still need assistance, causing them to fall through the cracks of the support system.
 - "Statements of deservingness are more 'at hand'; they can be easily 'picked-up' and employed, and not necessarily have to rely on accountable argumentation" (Streinzer, Tošić, 2022: 11).
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Conditions for Access to Housing

- One of the primary conditions set by towns for applying for a municipal rental apartment is **demonstrating a certain financial income of the applicant**.
- This threshold is difficult to reach, for example, for single-parent households, as well as people with long-term health issues, disabilities, or those who are homeless for a longer time. Ivana, a representative from the non-governmental sector, critically commented on the system of unaffordable public housing:

They essentially want a perfect citizen.

- One of the basic rules for applying for rental housing is proving one's **permanent residency in the town**. The towns under review are regional capitals and many social services and organisations providing these services are concentrated here, serving the entire larger region. This condition excludes, for example, women who have fled to the city from another town due to a violent relationship and foreigners or students settling in the city.
 - Other barriers to accessing public rental housing are the **initial costs** that a household must bear. A family or individual must pay the first rent and a deposit - a security for the apartment, which can be 3 - 6 times the monthly rent.
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Homeless Families

- If a family loses housing, they usually stay with acquaintances or utilise social services with accommodation (shelters), mostly built for single-parent households with children. In Slovakia, there is **no established system for preventing housing loss or a system of rapid rehousing**.
 - Family homelessness disproportionately affects lone women with dependent children, who are characterised by socioeconomic exclusion before experiencing homelessness (Quilgars, Pleace, 2023: 183) and whose homelessness is strongly connected with domestic, gender-based violence (Baptista et al., 2017: 11).
 - Families in need can find **temporary accommodation in social services facilities** that provide social crisis intervention services, such as shelters/hostels and emergency housing facilities. These social services are to a large extent run by NGOs and charitable organizations (*Ending Homelessness...*, 2023).
 - Authorities and accountable institutions perceive the provision of residential social services within transitional systems as a substitute for ensuring dignified housing for people in need.
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Homeless Families: Staying in Social Services

- The group of clients using these social services is very diverse. It includes single parents and whole families, young people leaving foster homes, elderly people, and various individuals who are in a social crisis and have trouble with sufficient income. Families and children can stay in shelters for parents with children, shelters for mothers with children, or emergency housing for families that have experienced violence. These temporary accommodations are often the last possible way for families to find housing; otherwise, they risk having their children taken away by state social services.

Once a family loses their housing, the only way for the children to stay with them is to offer them this shelter. That means getting the mother and her children to safety. However, we often face capacity issues, meaning this option is not available, and the children are taken away regardless. The reason for this, often due to the loss of housing, happens to us frequently. (Denisa, social worker, NGO)

Homeless Families: Staying in Social Services

- The lack of affordable public housing forces families to seek rentals on the commercial housing market. Due to their limited budgets, they often move from one place to another, whether staying with relatives, acquaintances, or in hostels, and are in **constant danger of displacement**.
 - According to several women residing in shelters, as well as according to social workers, this type of housing - shared temporary accommodation in a shelter and the resulting constant changes, shared spaces, the necessity to adapt to others, and present control of the staff - is very frustrating for women and children. This subsequently affects their sense of safety, stability, belonging and "home."
 - At the same time, the majority of women and families in the shelters are traumatised; they have been in an uncertain situation for a long time, and that also affects their communication, interactions, and ability to build relationships and trust.
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Living in Circle

- There was a recurring issue of understaffing in social services to a greater or lesser extent in each organisation, institution, and social service. **The need for more human resources** was also evident in the excessive workload of social workers, with a more significant number of clients per worker (beyond the limit set by law) and daily administrative tasks.
 - Because of the mentioned barriers at work, social work often remained at the level of necessary tasks rather than individual and long-term work with people. At the same time, there was usually a blurred distinction between social workers' controlling and supportive roles.
 - Understanding the culture of homelessness and what socially excluded and stigmatised people have experienced and continue to experience is crucial for building a trusting relationship without moralising and judging. Education and understanding of homelessness as a phenomenon are essential in this regard (Granfelt, Turunen, 2021: 226).
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Cyclicity in Social Services

- According to local regulations, temporary shelter accommodation is intended to help families **stabilise for a limited period** (usually 2 - 3 years). After that, a person/family must leave the accommodation for a certain period (3 - 6 months), and then they can reapply for it.
- Even if the family stabilized during their stay in the shelter and found income, they would have nowhere to move within the housing market because they still could not afford it (due to their low income and high prices in the housing market).
- Social workers and their clients described that **people return to the shelter repeatedly**, as is the life story of Alice, mother of two daughters, who has returned six times already. In our interview, Alice described how she grew up in poverty and later in a foster home. Since leaving it, she has been living in various temporary and precarious accommodations with her children. She has never experienced stable housing in her life:

My situation is such that I have been going from facility to facility since I was little; I have never had this kind of housing before, like a home or living normally in a family apartment. Never.

Cyclicity in Social Services

- Frequent changes in housing and experiencing various crisis accommodations or shelters affect many families, sometimes for extended periods or years. Homelessness and housing insecurity in childhood can be transmitted to a child.
- In addition to these factors, the overall situation is also affected by **discrimination and racism**, which are present throughout society - from authorities and institutions to stereotypes held by the residents themselves. Roma people in Slovakia face challenging situations, encountering prejudice and discrimination when looking for housing. It was the case also for Teresa, a Roma woman who has been struggling to find stable housing for a long time:

How should I put it? I want to become independent because I live here (in the shelter) with my children... However, I will tell you, as it is, that a Roma woman does not have a chance to go alone to an apartment with children... so there is no chance. We have tried and checked ads, and I even applied, but when I went for a viewing... they said they would get back to us.

Conclusion

- In Slovakia, a country with a deficient number of social rental housing, the “homeowner society”, and a welfare system with a dysfunctional housing allowance, the legal architectures and conditions define the residents of towns who are "eligible” for social housing deny the complexity of the problems people experiencing vulnerability are exposed to and exclude certain groups from housing, such as low-income households, homeless people, and foreigners (migrants and refugees).
 - The policy framework for public rental housing sets thresholds and boundaries for many vulnerable groups, thereby normalising a situation where some deserve to live in such housing while others do not. Normalisation is the endpoint and outcome of a process in which a specific configuration of inequality appears as ‘normal’ or even ‘natural’ so that the very notion of (un)deservingness is sedimented into ‘common sense’ (Streinzer, Tošič, 2022).
 - Regrettably, the researched municipalities have adopted a rigid stance, defining vulnerability within strict boundaries. They have failed to base their regulations on data about potentially vulnerable groups among residents and have not allowed for individual consideration of an applicant's vulnerability.
 - The current system of social support for homeless people, based on the principle of transitional housing, leads to long-term stays and repeated stays of people in services. At the same time, "crisis intervention social services are intended for crises and are not a tool for ending homelessness" (*Právo na bývanie*, 2019: 52). **The current system, therefore, does not end homelessness but maintains a certain status quo - it offers limited survival options but not dignified living.**
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Thank you! 😊

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