

Can't #StayAtHome without a home: politics of housing precarity in Greece in the time of pandemic¹

Christina Sakali

Postdoctoral Researcher, Department of Conflict and Development Studies, Faculty of
Political and Social Sciences, Ghent University, Belgium
e-mail: christina.sakali@ugent.be

Theodoros Karyotis

Doctoral Researcher, Department of Conflict and Development Studies, Faculty of
Political and Social Sciences, Ghent University, Belgium
e-mail: theodoros.karyotis@ugent.be

To be injured means that one has the chance to reflect upon injury, to find out the mechanisms of its distribution, to find out who else suffers from permeable borders, unexpected violence, dispossession, and fear, and in what ways.

Judith Butler (2004: xii)

As soon as the Covid-19 pandemic began affecting European populations, it became clear that the home would assume a central role in the state's response to the pandemic, in its effort to minimize exposure to the deadly virus and contain its consequences. Government and health care officials were not only urging healthy citizens to stay at home to minimize transmission and infection but also advising people with mild

Covid-19 symptoms to stay at the security of their homes and monitor their symptoms there, in an effort to regulate the number of patients reaching public hospitals. To a large extent, this was a response chosen by national governments out of pure necessity, because national health care systems were not sufficiently equipped to face a mass influx of Covid-19 patients, many of whom in need of intensive care. In Greece, the public health care system had suffered the consequences of austerity policies and a ten-year-long recession, which has led to the closing of entire hospitals, the privatization of health care services and the precarization of health care professionals, with many of them currently in temporary, underpaid and precarious employment.²

However, the possibility of collapse of a frail health care system is only part of the reason why the home has become the epicenter of the biopolitical response to the health crisis. Equally important is the fact that homes, as the bricks and walls that materially separate us from what rests outside, are crucial for protecting our bodies from exposure to injury and disease, as well as for providing shelter and access to resources such as water and heating, necessary to all life. Through manifold national #StayAtHome campaigns, national governments have been urging their citizens to stay inside the security of their homes, in order to minimize not only their own exposure to the deadly virus but also, most importantly, the potential of transmission to others. And as the people of Europe were secluding at home to protect themselves and others, it was becoming clear that housing would acquire a renewed importance as a basic need and resource, both for those staying at a home, and, even more crucially, for the rest of society around them (Sakali 2020). The home as a biopolitical instrument that provides necessary shelter and resources to protect the population from a global health crisis, has highlighted our primary vulnerability and interdependence, the basis of a shared precariousness (Butler 2004). At the same time, housing and property relations have emerged as a crucial aspect of the social relations and structures of support necessary for minimizing precariousness in circumstances when the risk of injury and death is heightened.

Importantly, by highlighting the salience of adequate housing for public health, the Covid-19 pandemic has also exposed the great housing challenges that people in Europe and globally face today as a result of highly unequal provision and distribution of housing. Rising housing costs, unaffordable rents, evictions, privatization or lack of social housing, non-performing mortgages, auctions and foreclosures, homelessness, overcrowding of refugees, migrants and minorities in camps and other temporary and unsafe housing arrangements, poverty energy, inadequate access to water and other facilities, are but some of the housing challenges that European populations have been facing since before the breakout of Covid-19; these challenges have acquired increased urgency ever since housing became the epicenter of the fight against the virus. The importance of shelter and housing and the dramatic impact of housing insecurity



and inequalities have come once again to the forefront as a tragic irony, at a time when a growing proportion of the population is facing difficulties to access adequate and affordable housing or is under threat of losing their homes (Sakali 2020).

This chapter draws on a politics of precarity theoretical framework (Butler, 2004, 2009; Lorey, 2015) to reflect on property and housing relations in Greece in the time of pandemic. To situate housing precarity against the backdrop of generalized precarization, the following section introduces the concepts of precarity and governmental precarization and proposes a conceptualization of housing precarity that takes into account the structural forces that operate to produce multiple insecurities and inequalities. The discussion then unfolds in three dynamically interrelated parts. First, we offer a brief account of the Greek property regime and the housing restructuring currently underway, whereby precarisation, traditionally afflicting marginalized populations, is now invading the social majority. Then, we discuss the politics of housing precarity in the time of pandemic, focusing on the governmental biopolitical response and the role of housing and property relations in structuring experiences of the pandemic, while housing precarization deepens for an ever-increasing part of the population. Finally, we assess the responses and resistances to the above dynamics by outlining the main strands of housing mobilization in Greece. The last section summarizes the main conclusions.

CONCEPTUALIZING PRECARITY

Precarity against the backdrop of generalized precarization

For Butler (2004, 2009) *precariousness* refers to an existential condition shared by all sentient beings, which stems from dependency on others and the ontological vulnerability of bodies against external threats. “That the body invariably comes up against the outside world is a sign of the general predicament of unwilled proximity to others and circumstances beyond one’s control. This ‘coming up against’ is one modality that defines the body” (Butler 2009: 34). Precariousness as a generalized condition, then, entails that life is contingent on social and political organization, institutions and norms, in other words, on wider political and social structures necessary for precarious lives to persist and flourish. In this way, Butler (2009) links the existential conception of precariousness with the political economic notion of *precarity*, which she conceptualizes as the politically-induced condition when failing social and political structures of support expose populations differentially to disease, violence and threat, maximizing precariousness for those lives. Precarity thus designates the outcome of political, social, legal and economic arrangements whereby precariousness and vulnerability are unequally distributed among social groups and populations (Lorey 2015: 12).

However, *precarity* is not simply an unfortunate side-effect of the asymmetric exposure to *precariousness* arising out of a radically unequal distribution of wealth and structures of support; instead, it is the product of intentional processes of governmental precarization, whereby insecurity is instrumentalized to render the population governable (Lorey 2015: 13). In contrast to welfare capitalism, this mode of governance does not draw its legitimation from the promise of protection and security. Rather, insecurity is rendered systemic and normalized; generalized anxiety and fear of insecurity, along with the valorization of self-initiative and individual responsibility, is what keeps the population acquiescent and docile. The art of governing today, then, involves the continuous negotiation and readjustment of the threshold between insecurity and insurrection (Lorey 2015: 2).

Under welfare capitalism, a core social group was “immunized” against many types of insecurity, such as illness, unemployment and destitution. At the same time, a frontier was reinforced between the secure core and a dangerous and precarious margin, which permanently threatened to destabilize the system. This process of othering had a disciplining and normalizing effect. With neoliberalism, precarity once again shifts to the center of society, as institutional safeguards are lifted for the core population, even if the dividing lines separating it from marginalized others are not. “Whereas the precarity of the marginalized retains its threatening and dangerous potential, precarization is transformed in neoliberalism into a normalized political-economic instrument” (Lorey 2015: 39). Insecurity becomes the central concern and demand of the subject, and the state steps in to meet this demand by establishing securitarian forms of power and minimum thresholds of support.

In effect, part and parcel of this process of generalized precarization is the experience of immanent danger, the idea that society is permanently under threat by forces that are outside its control. All of society’s desires and energies are thus channeled towards containing and minimizing this risk, which, however, cannot be entirely eliminated (Butler 2004). Modern securitized societies are premised on the idea that danger is not anymore (only) external, but it is lurking below the surface of everyday social interactions. This constant endangerment justifies exceptional measures, such as the suspension of democratic guarantees and the transgression of individual rights, in what Agamben (2005) terms the state of exception. While we refrain from claiming, as Agamben (2020) hastily did, that the coronavirus is inconsequential, arguably the management of the Covid-19 pandemic worldwide conforms to a model of governance through precarization and a permanent state of exception.

Situating housing precarity

In contrast to the notion of work-related precarity, which emerged in French socio-



logical discourse in the 1990s, housing precarity has only recently received attention in the literature. This is partly attributed to the conceptual challenges in demarcating and defining housing precarity and the related notions of housing precariousness, insecurity, instability or deprivation (Clair et al. 2019). Despite the recent efforts to better understand, measure and define housing precarity,³ it remains an elusive concept, understood and delimited differently by different authors, while carrying multiple but often interrelated dimensions. It is important to stress that in contemporary settings of neoliberal restructuring and structural inequalities housing precarity is often intertwined with multiple precarities and vulnerabilities. As a result, housing precarity often co-exists with employment insecurity – coined as “double precarity”⁴ – and other forms of vulnerability or general lack of opportunity – such as financial, educational or health-related. In line with the above, Greenop (2017) reminds us that more than access to a shelter, housing is essential to a decent life, and stresses the role that housing precarity can have in creating intergenerational disadvantage and entrenching poverty across generations.

In neoliberalized contexts, housing is increasingly seen as an investment opportunity and an instrument of wealth accumulation, rather than as a means of shelter provision within a community (Greenop 2017). Housing is being treated as a financial and investment asset, subjected to the operation of diverse market actors, such as the Real Estate Investment Trusts⁵, as well as to the securitization of mortgages, loans and rental incomes, a process recognized globally as the “financialization of housing” (Aalbers 2008, 2016; Rolnik 2013). The dynamics just described are the effect of housing and financial markets increasingly interconnected and intertwined. Importantly, however, these dynamics are not simply brought about by the unfettered operation of markets, efficient or otherwise. They are the product of careful policy accommodation, designed to engender new market processes and mechanisms catering to the financialization of housing, which were largely inexistent until recently. The establishment of a “secondary market” for the commodification, exchange and securitization of non-performing mortgages or other types of collateralized loans is an obvious example. Certainly, these dynamics are politically induced and hence institutionally embedded and perpetuated.

Based on the above, we believe that an adequate conceptualization of housing precarity cannot ignore the structural dynamics that operate to put safe and adequate housing out of reach for many and to create highly insecure financial and housing circumstances and experiences. In this paper, we conceptualize housing precarity as rooted in the tension that arises between housing as use-value and housing as exchange-value, or, in other words, in the fact that those in need of housing as a safe, life-nurturing place to live, cannot afford to access housing as a financialized commodity and as a wealth or investment asset. Marcuse summarizes the above in a simple but striking observation: “From a global perspective, the simple fact is that *nowhere in the world* are

the poor able to pay for decent housing on the private housing market” (Marcuse 2004: 2–3, emphasis added). In their research, which compares precarious housing across Europe, Clair et al. (2019: 20–21) find that more than 50% of the European population is affected by precarious housing circumstances, facing one or more dimensions of housing precariousness. Greece is among the countries with high rates, especially among those experiencing multiple dimensions of precarious housing. Across Europe, housing unaffordability appears to be the most prevalent dimension of housing precarity⁶, with inadequate housing quality and facilities following closely.

HOUSING AND PROPERTY RELATIONS IN GREECE LEADING UP TO THE PANDEMIC

Homeownership and the Greek housing regime

In contrast to northern European states and given the inadequacy of formal state welfare arrangements, the mechanisms through which the core population has been “immunized” against insecurity in Greece have largely been informal; clientelism, the submerged economy, and familialism have historically been important mechanisms of redistribution (Allen et al. 2004: 95–116). Importantly, through state-sponsored informal urbanism and a framework of land-for-flats swap called *antiparochi*,⁷ homeownership was promoted in the second half of the twentieth century as a pillar of welfare. The Greek housing regime developed within a southern European housing model, which stands out for its elevated rate of homeownership, very limited housing welfare and the important role of the extended family in securing access to housing (Allen et al. 2004: 190; see also Emmanuel 2014: 168). In the absence of alternative means of access to housing, the right to a home has historically been conflated with the right to homeownership: market acquisition and intergenerational transfer of property have been idealized as the epitome of housing security and overall welfare for Greek people.

The flip side of this system, where market acquisition and self-provision of housing are dominant, is the insecurity of those unable to access the housing ladder. According to the latest data by the organization Housing Europe, Greece is the only country in the EU with zero share of public and social housing in the total housing stock, and zero spending on public housing development; it is also among the countries with the lowest spending on housing welfare, currently in the form of a limited rent allowance⁸. Historically, this has led to a disadvantaged rental sector at the margins of the secure homeowner majority, as well as the existence of invisible homeless or precariously housed populations with no recourse to any meaningful safety net, among them prominently migrants and ethnic minorities such as the Roma (Emmanuel 2006; Kourachanis 2015).



Housing precarization through restructuring

The foundations for the destabilization of this system of housing security for the social majority were laid in the 1997-2007 period, when, in the face of a widening gap between wages and real estate prices and abetted by the deregulation of the banking sector, many households turned to mortgages and other types of loans, using their primary homes as collaterals (Balampanidis et al. 2013: 31-33). Lending in general surged in the 1990s and the 2000s, with mortgage lending more than quadrupling in the decade prior to the breakout of the global financial crisis.⁹ This rise in over-indebtedness and the increasing dependence on financialized homeownership may have been a common trend across Europe, however its consequences have not affected European populations equally. European countries subjected to bailout programs and neoliberal restructuring after the breakout of the global financial crisis have been particularly harshly hit, and are among those with the highest percentages of non-performing loans (NPLs or commonly known in Greece as “red loans”).¹⁰ Among them, Greece has consistently occupied the first place, with the NPL ratio reaching almost 50% in 2016 and 2017. Non-performing mortgages in particular amounted to almost 45% of mortgage loans.¹¹ In other words, over-indebted households did not have the means to continue servicing their debts, facing an imminent danger of property foreclosure and repossession. Consequently, a new category of people facing precarious housing circumstances emerged, those under the risk of losing their primary homes.

Unlike in other countries subjected to structural adjustment plans, such as Spain and Ireland, in Greece a mass wave of homeowner evictions was largely prevented in the first few years of the crisis. This was due to a legal framework adopted in 2010,¹² which was giving over-indebted debtors the possibility to exempt their primary residence from liquidation in case of bankruptcy, as long as they paid a total amount that could not exceed a percentage of the residence’s value (Tsiafoutis 2016). Its protective provisions were replaced by a weaker framework in April 2019,¹³ which was finally abolished in the summer of 2020. Ironically, the Greek Minister of Development declared that the institutional protection of primary residence was harmful to the economy and should be lifted, just a few weeks before the Covid-19 pandemic hit Greece and the #StayAtHome campaign became the central dogma of the governmental biopolitical response against the virus¹⁴.

While these legal changes were being introduced, the Greek government was also adopting policies to introduce new markets and market mechanisms for the commodification and securitization of private debt, creating new opportunities for the entrance of institutional investors into the Greek real estate sector and deepening the financialization of real estate property and housing. Law 4354/2015 established a “secondary market” for the commodification of loan and property packages, through which

international investment funds were able to enter the Greek market and speculate on distressed debt and assets. Only a few months before the breakout of the pandemic, the Greek government introduced a new securitization scheme known as Hercules plan, which provided banks with state guarantees for the conversion of mortgages into investment assets to be traded in the financial market.

The shockwaves of housing restructuring extended further than the previously secure core of homeowners and exacerbated the chronic insecurity in the rental sector. The entrance of institutional investors in the distressed real estate market of austerity-ridden Greece was precipitated not only by the aforementioned institutionalization of new markets and new investment opportunities but also by market dynamics which made the Greek real estate sector particularly lucrative, in the wake of a ten-year recession and the internal devaluation of the Greek economy. The global trend of increasing touristification and the growth of new tourist sectors such as the short term rental platforms, in addition to state policies such as the golden visa program, motivated an influx of institutional and individual investors, who saw an opportunity to invest and possibly speculate in cheap property, at the same time that many small landlords and house owners were forced to sell their property owing to ongoing austerity and decreasing incomes. These developments have led to a significant increase in rents, especially in large urban centers and the islands. High rents, compounded by low incomes due to austerity restructuring and a generalized precarization of labor, have made housing costs escalate, with the housing cost overburden for Greek households currently being the highest in Europe.¹⁵ This has forced an increasing number of tenants, already among the most vulnerable and precarious tenure categories in Greece, to further housing precarization. According to the latest data, four out of five tenant households in Greece are facing housing cost overburden, meaning that they spend over 40% of their income on housing.¹⁶

It is not difficult to imagine that in a context of zero social housing, limited housing welfare and the ongoing pressures of actually existing austerity, the Greek society has no adequate safety nets, collective or individual, to contain or offset the effects of the rampant precarization of housing, a result of the abolition of the primary home protection, growing housing financialization and cumulative recession due to the Covid-19 pandemic lockdown. Furthermore, over-indebted homeowners who risk losing their home and people with no access to mortgage lending due to financial weakness or the dry-up of bank credit will have to face an unaffordable and insecure private rental market. The memory of the mass wave of neo-homeless populations flooding Greece's large urban centers, especially Athens, in the wake of the 2010 economic crisis and austerity restructuring, should offer a cautionary tale about the structural causes of housing precarity and the threat of a spiraling precarization of housing, as Finnerty and O'Connell (2017) remind us with the metaphor of the "snakes and ladders" game.



Invisible and voiceless populations

If the anxiety about social exclusion and loss of security creeps into the lives of those core groups previously considered worthy of protection, the degradation of living conditions is much more intense for chronically excluded populations, such as non-citizens and ethnic minorities.

Even long before the massive influx of refugees in 2015, migrants were treated as superfluous populations and were much more likely to be dehumanized, presented as a threat to public health, and physically abused by the police (Kotouza 2020: 152) while they were underrepresented among homeowners and suffering chronic housing insecurity (Maloutas et al. 2020). However, the plight of the migrants intensified in 2015, when about a million people are calculated to have crossed the Greek-Turkish border, fleeing from armed conflicts and poverty, and on their way to northern European destinations. It is important to note that Greece is neither an origin nor an important destination country for migrants; its immigration policies can only be understood in the context of the European Union's ongoing effort to discipline those who dare to cross its borders. Migration is treated not as a humanitarian emergency, but as a security issue; this is the spirit of the 2016 EU-Turkey treaty, which established Turkey as a safe country for the deportation of migrants and turned five islands of the eastern Aegean – Lesbos, Chios, Samos, Kos and Leros – into militarized detention zones for those crossing over by sea. The camps set up to accommodate refugees and asylum seekers offer dehumanizing conditions, with overcrowding and lack of basic necessities (Galinos 2020).

Among the locals, housing conditions for ethnic minorities are also dire. Ethnically Roma Greeks represent about 2.5% of the population,¹⁷ while 100.000 live in Roma communities dispersed around the country. Even though Roma people have been living in this geographic area long before the founding of the Greek state, they have historically been the object of institutional racism. Up until the late twentieth century, they were not recognized as a minority, and they lacked basic rights and protections enjoyed by the rest of the population. Today, the Roma are among the poorest and most marginalized parts of the population, and about 20.000 live in makeshift huts, without access to necessities such as electricity, running water, sanitation and garbage collection. Attempts to provide facilities and integrate the Roma in social life frequently come up against reluctant municipal authorities and deferring government officials (Bourikos 2020).

HOUSING PRECARITY IN THE TIME OF PANDEMIC

Structural inequalities, housing precarity and the new divides

The outbreak of the Covid-19 pandemic has exposed the structural inequalities that

set the stage for the unequal distribution of vulnerability to global health crises. Indeed, the pandemic is not taking place in a political vacuum, but in a global context of ongoing neoliberal transformation. For Butler (2004), times of heightened exposure to conditions that threaten our bodily integrity provide an opportunity to apprehend precariousness as a generalized condition and to discern more clearly the structures, either existing or in the making, that produce an unequal distribution of vulnerability. The pandemic is one such moment. Whilst the threat coming from a deadly virus can potentially affect all life, which is vulnerable and finite, nonetheless both exposure to the virus and the effects of contagion are differentially distributed, experienced and acted upon, minimizing precariousness for some while maximizing precariousness for others (Butler 2009). Experiences of the pandemic are being structured by social and property relations, resulting in some bodies and lives being exposed to a greater extent than others, as well as to differential access to resources necessary for prevention and cure, since vulnerability cannot be fully eliminated.

Structural inequalities and poor access to resources such as adequate housing, food and energy are among the underlying causes that render populations more vulnerable and susceptible to illnesses, not only by increasing the risk of transmission due to inadequate structures of protection, but importantly by making bodies and immune systems generally weaker due to the possible concurrence of chronic health conditions. Housing in particular has been a central aspect of the above dynamics. Insecure and poor quality of housing and neighborhood surroundings – such as the absence of direct sunlight, dust and mold, air pollution and limited access to green spaces – have been linked to cardiovascular disease and diabetes outcomes, as well as respiratory issues, all of which increase the risk both of contracting the coronavirus and of developing serious complications or dying from an infection (Egan et al. 2020).

In addition, populations subject to structural inequalities are less likely to be adequately protected from transmission and contagion because of both their working and housing arrangements, as they have fewer resources and opportunities to apply social distancing. At work, the generalization of teleworking has created a new digital divide, coagulating in two new forms of coordinating and exploiting labor. On the one side are those white-collar workers who can isolate and work from home, on the other the essential workers in primary production, logistics, care and service sectors, who risk exposure to the virus to keep society's critical infrastructures operational. This division is structured by class, race and gender, with the vast majority of essential jobs being performed by low-paid workers, migrants and women.¹⁸ What links the two categories are the powerful online communication and distribution platforms coordinating production and consumption, through which the prevalent model of capital accumulation is maintained despite physical distancing (Paul 2020).

Alongside this new digital divide, a further divide has emerged based on housing



circumstances and property relations, with the home acquiring a new, dichotomous importance as both a place of protection and a place of contagion from the virus. On the one hand, for those able to isolate and telecommute, the home is a lot more than a shelter from the virus: it has become the place where all activities related to production and social reproduction are now taking place. To fulfill that function, it must possess an extensive range of adequate infrastructure and facilities. For populations who can afford these, the home has become the place where they lavish in conveniences that improve the quality of living, working, caring and entertainment, now happening in the domestic sphere. On the other hand, for people facing a wide array of precarious housing conditions, the home has become a place of contagion and threat. Poor housing quality, lack of access to basic facilities, shared or intergenerational housing arrangements and overcrowding have all been major risk factors for contagion. Among them, those in the most precarious housing arrangements such as refugee camps, hot-spots, prisons, shacks and slums, often lacking adequate access to resources as basic as water, have been living under a continuous exorbitant threat.

Individual responsibility and the home as the centerpiece of the biopolitical response to the pandemic

The home has been playing a central role in the biopolitical response to the pandemic, as it constitutes an indispensable instrument of a politics that idealizes individual responsibility while it renounces the state's role in providing or reinforcing the social structures of support necessary to ensure social reproduction and protection in the context of multiple health, social and economic crises. Despite the Greek national health system being decimated after multiple years of austerity, the government has not stepped in to adequately invest in public institutions, infrastructure and services in order to strengthen essential sectors such as health care, education, transport and housing. Rather, it has resorted to a politics of individual responsibility, and the #Stay-AtHome campaign has become the new dogma in the effort to contain transmission of the deadly virus (Sakali 2020).

The processes by which individual responsibility is internalized and naturalized are in fact embedded in capitalist modernity and liberal modes of governing. Indeed, since the early days of liberal governmentality, one was to hedge against the precariousness of life through self-discipline, by adapting to the principles of possessive individualism. Property in particular played a key role in such modes of biopolitical self-governance: through possession of oneself – i.e. one's own labor – and of one's property, one could reach the maximum security possible within the confines of one's race, gender and class. In this respect, the politics of individual responsibility operates within the tradition of liberal self-government (Lorey 2015: 30–31).

However, “today’s appeal to individual responsibility appears to repeat something that had already failed to function in the nineteenth century, namely the primacy of property and the construction of security on this basis” (Lorey 2015: 31). Indeed, the politics of individual responsibility as a central element of liberal governmentality has been increasingly stumbling upon a fundamental paradox and deadlock under neoliberalism: that of generalized precarity. Namely, while subjects are expected to manage their own precariousness by controlling and adjusting the vulnerability of their bodies and lives, the retirement of the welfare state coupled with deepening and generalized precarization deprives them of the resources and opportunities to do so.

This paradox and deadlock has become particularly acute during the Covid-19 pandemic. Even though the home is being used as a key biopolitical instrument in the management of one’s own precariousness and the protection from the virus, access to housing has become increasingly insecure for an ever-larger section of the population, as processes of exclusion, commercialization and financialization of housing are going on unabated or even intensifying. In other words, the pandemic has revealed the inherent conflict that exists between two distinct but contradictory modes of self-governing: The appeal to individual responsibility in response to the pandemic stands in conflict with individualized access to housing through financialized and for-profit markets, while institutional protections and housing welfare are either being abolished or kept at a basic minimum. As a matter of fact, despite the health emergency, in October 2020 the Greek government adopted a new legal framework of household insolvency¹⁹, which abolishes institutional protection of the primary residence and, in a context of generalized over-indebtedness, is expected to accelerate housing financialization and dispossession.

The politics of individual responsibility has been strategically implemented through the mobilization of massive, nationwide media campaigns, for which the Greek government splashed the exorbitant amount of 40 million euros in consecutive rounds of funding to the mainstream media. Through these media campaigns, simplistic messages about individual responsibility were being broadcasted daily, urging Greek people to #StayAtHome and #StaySafe, at the same time that hospitals, schools, public transport, supermarkets, warehouses and other essential services and industries became places of hyper-transmission, lacking adequate personnel and infrastructure to implement appropriate social distancing and the strict monitoring of public health through sufficient testing, tracing and isolating of Covid-19 cases.²⁰ The Greek government decided to invest millions of euros in order to control and disseminate both the narrative of “success story” of the state response to the pandemic and the narrative of individual responsibility. Through moral discourses of worthiness and guilt, citizens were being urged to be more responsible and careful not to spoil the government’s success or called out as reckless and irresponsible for violating the restrictions and disseminating the virus.



The biopolitical response to the pandemic, thus, can be seen as an acceleration of the neoliberal transformation of the state. On the one hand, precarization as a mode of governance ushers in a permanent state of exception that erodes democratic safeguards and justifies extraordinary powers that would be unimaginable a few years ago. On the other hand, the generalization of individual responsibility signals the renunciation of most state welfare provision apart from minimal safety nets designed to avoid social collapse.

Management and redistribution of vulnerability leading to further precarization

Along with the politics of individual responsibility, the biopolitical response to the pandemic also included official interventions under the narrative of support for employees and businesses, which comprised measures such as income allowances, various types of small business loans, rent discounts, suspension of debt payments and a controversial program of loan subsidies, all of them temporary and of limited duration. Even if – given the lengthy consecutive lockdowns and the lack of adequate social support structures – many of these measures were at the time of implementation vital for containing the most direct effects of the crisis, it is nonetheless important to acknowledge their limited, duplicitous and controversial character (The RHJ Editorial Collective 2020).

Importantly, far from disrupting previously established dynamics of commodification and financialization of housing and other necessities, these measures have sought to ensure the continuation of capital circulation and accumulation, which was to a certain extent disrupted by the Covid-19 pandemic. In doing so, they help perpetuate the mechanisms that have long rendered housing precarity a lived condition for the many (The RHJ Editorial Collective 2020). In particular, these measures are reinforcing the individualization of responsibility and accentuating existing inequality and precarity, by a) being selectively targeted, leaving out the most precarious and invisible sections of the population, b) shifting and projecting vulnerability and risk into the future, when the relevant measures will eventually be lifted, and c) categorizing sections of the population as amenable and worthy of protection, at the same time as establishing new institutions and market processes for the catering of new categories of precarious populations.

A crucial aspect of these interventions and measures is that they are targeting specific sections of the population, prioritizing formal wage labor and entrepreneurship. As Greece has one of the largest informal sectors in Europe – as high as 25% of all economic activity, or even 40% in specific regions,²¹ this response is shutting out a significant part of the population, which is already excluded from official social protections. Tenants coming from these groups of workers have faced a grave risk of eviction

or have indeed been evicted during the Covid-19 pandemic, because of a complete loss of access to any incomes and means of subsistence. A significant majority of these jobs are furthermore performed by migrants and women. These informal and precariously employed workers have been left to fend for themselves, in conditions that are further deepening inequality and precarization of their work and housing situations.

Moreover, in a market where four out of five tenants are already overburdened with housing costs, measures such as income allowances and rent discounts, rather than addressing the structural causes of precarity, further shift responsibility and risk to households themselves, who still need to respond to highly challenging market dynamics and whose financial fragility can become unbearable in the face of a crisis. Similarly, moratoriums on debt payments and payment suspensions in general operate by converting current liabilities into future debt. In doing so, they lead to debt accumulation – which further exacerbates precarity and vulnerability – while they shield financial institutions from a new unmanageable mass wave of non-performing loans, which would negatively impact their capital adequacy and profitability. As expressed by Prof. P. Liargovas during a public event on private debt and the pandemic crisis, “the post-pandemic landscape will look like one of post-war. The problem of private debt will become highly acute after the suspension of payments ends”.²²

Support measures with a limited or specific scope, such as the ones mobilized in response to the Covid-19 pandemic, operate by categorizing subjects into those eligible for protection and those excluded from such provisions. The criteria for such divisions are not always devised on the basis of the real needs of those affected but on the basis of discourses of worthiness and the context constructed around the needs in question. At the same time as those considered worthy of protection are offered support, new categories of poor and precarious subjects are engendered as a result of new or existing mechanisms for the marketization and financialization of access to resources that were previously institutionally protected. This is the case with the abolition of institutional protection of primary residence and the introduction of a new corporate landlord who will acquire and manage the repossessed homes of the most precarious, under market criteria.

The categorization of subjects is reflected clearly in the adoption of a temporary policy of loan subsidies by the state, named the “Bridge Program”.²³ The program has been widely promoted and advertised as a measure that rewards consistent borrowers affected by the Covid-19 crisis, but a careful reading reveals that it differentiates between borrowers affected by the pandemic and those facing payment difficulties for different reasons, and financially supports only the first category. The level of the subsidy is furthermore defined by the consistency of borrowers, rather than the extent of the pandemic’s impact on their financial situation. By constructing a rhetoric of worthiness and reward of consistent borrowers affected by the pandemic, the narrative of



individual responsibility is mobilized to the detriment of over-indebted borrowers with NPLs, who are framed as irresponsible and to blame for their financial vulnerability, therefore not worthy of support or protection of their homes.

From vulnerability to disposability

In addition to the state of exception through which governments have attempted to control and restrict populations in the name of containing the spread of the virus, there has been an exception within the exception for chronically excluded populations. The biopolitical apparatus that governs and divides non-citizens according to country of origin, international protection status, vulnerability, etc., has been complemented with a necropolitical apparatus that treats parts of the migrant population as disposable (Loick 2020). In mid-2020, while the Covid-19 pandemic was spreading and the population was advised to socially distance and remain at home, the responsibility for refugee aid programs was transferred from the United Nations High Commissioner for Refugees to the Greek government. This signaled the immediate downgrading of ESTIA, the program aimed to support recognized refugees and aid them in their social integration. By the new terms, refugees would be guaranteed support and housing for only one month after receiving international protection status, rather than six months as previously. This punitive arrangement effectively condemned nearly 10.000 refugees to homelessness and destitution, as most were unemployed and had not had the opportunity to learn the language and integrate (Galinos 2020).

Furthermore, by mid-2020, as a result of the EU-Turkey treaty, nearly 13000 asylum seekers were cramped at the Moria camp, a place designed to accommodate 3000, lacking adequate facilities such as water, electricity, sanitation and medical care.²⁴ When, predictably, a Covid-19 contagion broke out at the camp, the authorities took no other measure than place the entire overpopulated camp on quarantine. Riots broke out and the Moria camp burned to the ground on September 8th, 2020. The government saw this as an attempt at “blackmail”, and quickly built another makeshift camp nearby to house the refugees and asylum seekers in even worse conditions (Loick 2020). Similarly, Covid-19 outbreaks at Roma settlements have been accompanied by racist moral panics in the media, and exceptional and unprecedented measures by the state, such as the cordoning off of entire settlements, even though the dissemination of the virus was not found to be higher than in other parts of the country.²⁵

Regrettably, the acquiescence of a part of the population to the above humanitarian violations that render entire groups of people disposable is guaranteed by the very mechanism of precarization, whereby previously secure groups are led to resent any degree of security afforded to chronically excluded populations, as the overall level of security is perceived to be constant, and only its distribution among different groups

can be the object of political debate. This xenophobic effect of precarization has been abetted by constant criticism in the conservative media of the terms of the international protection of refugees, whereby the temporary accommodation and monthly allowance given to recognized refugees was framed as an insult to similarly impoverished and homeless Greeks.²⁶ Even if with neoliberal flexibilization precarity is “democratized”, degrees of security to one group are always promised at the expense of others, as the “privilege of protection is based on a differential distribution of the precarity of all those who are perceived as other and considered less worthy of protection” (Lorey 2015: 22).

The effect of governance through precarization is precisely that individual responsibility, subjectively experienced as freedom, makes the critique of the structural causes of malaise difficult, while the permanent state of anxiety pits different social groups against each other, entrenching long-standing divisions along class, gender and race lines. This voluntary servility is, for Lorey (2015: 5), what makes resistance to precarization so “difficult and rare”. In the next section, we will examine such resistances in Greece, in particular mobilizations around housing precarity in the times of the pandemic, and we will attempt to identify the hurdles they run into.

HOUSING MOVEMENTS IN THE FACE OF GENERALIZED PRECARIZATION

The Greek property regime and its discontents

In Greece, any kind of mobilization around housing comes up against the ingrained ideology of property, particularly the wholehearted adoption of individual and familial responsibility for access to homeownership, historically fomented by the state as a means of generating security, consent and legitimacy.

Even in the face of housing precarization for ever-wider parts of the population from 2010 onwards with the onset of the crisis, the very dynamics of housing self-provision have been placing important hurdles in the articulation of housing movements and demands. On the one hand, housing security is associated with homeownership and the notion of social housing of any kind is extraneous and carries a stigma, as in most residualist welfare systems (Siatitsa 2014: 103). On the other hand, use value cannot easily be disentangled from exchange value, as petty landlordism is more widespread than in most European countries, and homeownership is intricately linked with the family unit's investment strategies and revenue expectations (Siatitsa 2014: 296).

Unsurprisingly, then, a central response to rising housing pressures has been market oriented and individualistic: Airbnb listings grew exponentially between 2012 and 2015, as homeowners saw in short-term rentals an opportunity for informal urban re-



generation and valorization of their underutilized properties, to compensate for the incomes lost due to austerity policies. This, however, has come at a great cost for underprivileged populations in major cities and other popular locations, as it has intensified processes of touristification, gentrification and urban exclusion (Balampanidis et al. 2019).

Housing mobilization has emerged prominently to address threats to homeownership, namely overtaxation and foreclosures. On the one hand, citizens rebelled against the imposition in 2011 of a regressive “special property tax”, which was initially charged through the electricity bill. On the other hand, starting in 2013, “anti-auction” movements formed in Athens, Thessaloniki and other major cities to intercept foreclosure processes through direct action. The anti-auction movement grew and obtained significant victories, until the Syriza-led government reformed the law in 2017 to allow electronic auctions, thus depriving the movement of its physical field of intervention.

The effect of the “ideology of property” on housing struggles is more evident in the case of tenants. Even though in Greece the housing cost overburden rate for private tenants – that is, for a fifth of all households²⁷ – is the highest in the EU, militant tenants’ organizations are scarce across the country. In contrast, landlord organizations form powerful pressure groups and their federal body POMIDA campaigns very successfully against rent control policies and any legal fetters to the utilization of real estate property. The entrenched ideology of property, which posits homeownership as the pinnacle of individual liberty and delegitimizes all state intervention in matters of housing, precludes the formulation of meaningful demands on the part of tenants. This is evidenced by the scarcity of demands for rent control or rent subsidy among social movements and political parties alike.

The most sustained and profound critique of the Greek model of property and urbanization has come from the squatters’ movement. Squatters reject the commercialization of housing and claim that the housing crisis is an effect of the state-sanctioned drive for real estate speculation. Rather than demanding policy interventions, squatters propose direct action and occupation of empty buildings (Siatitsa 2014: 275–278). The squatters’ movement has been identified as a primary adversary by the current conservative government. Despite squatters’ mobilization, widespread criticism of police violence and the advent of the pandemic, forceful evictions of squats have been a common occurrence (Karyotis 2020).

Housing mobilizations during the pandemic

The declaration of the Covid-19 pandemic in March 2020 and its attendant restrictive measures have exacerbated work and housing precarity, but at the same time have disrupted the traditional repertoires of action of social movements, such as rallies and assemblies. Nevertheless, a host of struggles and demands has emerged amidst the cli-

mate of uncertainty and fear. Movements have kept organizing despite strict physical distancing measures, using social media as an important instrument of campaigning and coordination.

Housing struggles during the pandemic have been unfolding along three main strands:

First, struggles centered on homeownership. The temporary moratorium on debt payments and liquidations notwithstanding, an increase in private debt and a new wave of debt arrears due to pandemic-related economic hardship are expected to exacerbate the severe problem of non-performing mortgages and loans. Anti-auction groups have remained active and often coordinated mobilizations during the pandemic, while criticizing the content and form of the October 2020 insolvency law as an attempt at accelerating dispossession of the popular classes by funds and banks. Examples of such collectives include the “Unitary Initiative against Auctions” in Athens and the “Coordination of Collectives of Thessaloniki” in Thessaloniki. Both are coordinating bodies uniting neighborhood assemblies, grassroots collectives and local committees. Their repertoire of action includes demonstrations, emergency aid for families and individuals in dire need, legal and financial information for over-indebted homeowners, and, importantly, direct action at the headquarters of utility companies against the disconnection of impoverished households due to arrears. Their demands include protection of primary residences from liquidation, cancellation of all debts for the unemployed and the vulnerable, rent control and eviction freeze, and the establishment of rent and mortgage subsidies. Activists of the above groups have been regularly indicted for their participation in direct action and brought to trial, even during the pandemic, although they have always been acquitted.²⁸

Second, struggles around rent and generalized precarity. Aggravated living conditions due to the pandemic have stimulated mobilization for new and pre-existing collectives that we name “movements of the precarious”, as they attempt to link the issue of housing unaffordability with wider themes of urban exclusion, labor precarity, unemployment, exploitation and state repression.

Notable among them is the “Assembly against the Blackmail of Rent” which, supported by several collectives, squats, social centers and other groups, has carried out information and action campaigns promoting rent strike, rent controls and the occupation of vacant properties.²⁹ Their criticism focuses on the widening gap between incomes and rents during the pandemic, which makes housing unaffordable for working people. To better understand the social and geographical dimensions of the unaffordability crisis, the collective has devised its own online survey.³⁰ Similar campaigns in direct response to precarious urban housing conditions have been carried out by the “Initiative for Housing Action and Solidarity”,³¹ which was formed in April 2020, and in Thessaloniki by the “Loupa” collective, which ties housing with wider social repro-



duction issues such as transport, food and labor precarity.³² Furthermore, the “Action against Regeneration and Gentrification” (AARG) collective focuses especially on the touristification and gentrification of popular central Athens neighborhoods, denouncing the expansion of short-term rentals and the deployment of real estate investment companies, which are precipitating rent hikes, housing unaffordability and the consequent displacement of low-income residents.³³

Certainly, there is a great amount of overlap in demands and repertoires of action between these first two strands of housing movements, as well as some limited common mobilization. Nevertheless, they remain largely distinct, since they depart from different analyses of the role of property, and draw different dividing lines between the exploiters and the exploited.

The anti-auction movements mainly encompass parts of the population that previously enjoyed a certain level of housing security, and are now rapidly precarized and dispossessed. They defend homeownership as a factor of resilience, and identify repossession of mortgaged homes by banks and investment funds as a major threat to social well-being. Their main matter of contention is *debt* as an extractive relation. The line is drawn between, on the one hand, “households with mortgages or consumer loans, along with farmers and petty entrepreneurs with business loans” and, on the other hand, “speculative funds”, “banks with loan shark practices” and “austerity policies causing recession and making repayment impossible”.³⁴

For the movements of the precarious, homeownership and the Greek property regime lie at the root of housing problems, as they foment speculation and thus perpetuate commercialization of housing and exploitation of the poor. While some criticize the current wave of housing foreclosures, others go as far as rejecting housing movements that “speak about people’s homes indiscriminately, including workers and employers, landlords and tenants, to the exclusion of the homeless and migrants”.³⁵ The movements of the precarious claim to speak in the name of chronically excluded and exploited populations, whose living conditions are being further precarized. In their framing, wage and rent are the most important forms of exploitation, and a clear line is drawn between those who profit from these relationships – employers and landlords, including banks and investors – and those who lose out – workers and tenants, as well as the undocumented, the unemployed and the homeless.

This analytical tension between the two strands is evidenced in their treatment of the issues of squatting and rent strike, two practices that directly transgress established property rights. While the movements of the precarious promote squatting and rent strike as a solution to housing exclusion,³⁶ anti-auction movements do not openly condone those practices; in the stead of squatting and rent strike, they demand respectively the “ceding” or “utilization” of vacant homes and rent “subsidies” or “reductions”.³⁷

The third strand in housing mobilization during the pandemic, which however part-

ly overlaps with the other two, is tied to the refugee solidarity movement. The emergency of the pandemic marks a shift in EU immigration policies – of which the Greek state is a proxy – whereby parts of the migrant populations are treated as largely superfluous and disposable. Willful underfunding and a change in the terms of the UNHCR ESTIA program has left tens of thousands of recognized refugees homeless. Amidst the pandemic, entire families have been forced to sleep rough in squares and parks. Supported by local solidarity movements such as “Solidarity with Migrants” in Athens and “Stop War on Migrants” in Thessaloniki, refugees were organized in a campaign called “I am not leaving my home” to denounce the government’s inhumane reforms. Their manifesto reads: “The New Democracy government decided to evict migrants during Corona while it’s state slogan is ‘STAY HOME’. [...] The war against migrants began on the seas and at the borders, it continued in the jails, detention centers, overcrowded camps and through ID checks on the streets. Now this war takes place inside our homes. WE ARE NOT LEAVING OUR HOMES!” (sic).³⁸

To be sure, migrants are rarely passive and individualized in front of aggressive bordering and securitization. While mobile and precarious, they constantly produce and share knowledge, affective cooperation, networks of support and care, which extend through time and space along borders and important stops. These precarious infrastructures, which Papadopoulos and Tsianos (2013) describe as “mobile commons”, have been interwoven with those produced by contentious movements in Greece to form migrant solidarity squats in abandoned buildings, where through joint assemblies and collective processes, migrants and activists establish “political infrastructures of care” and social reproduction, where “newcomers and locals [produce] their own geographies of collective care: spaces and times to think and play, to protest and cook, to share and disagree” (Kapsali 2020: 29). Migrant solidarity squats thus form “corridors of solidarity” throughout Europe, where anti-racist and anti-authoritarian movements rehearse grassroots responses to housing exclusion and repressive immigration policies, while at the same time questioning the model of humanitarian refugee housing provision by NGOs and the state. In migrant squats, supporters and migrants relate to each other as equals, and externally imposed hierarchies between locals and foreigners, migrants and refugees, are annulled. A new form of citizenship is thus performed and prefigured, despite exclusion from formal citizenship (Dadusc et al. 2019: 5–6). For their questioning of private property rights, but also for their affront to state immigration policies, refugee solidarity squats are systematically targeted and evacuated; even amid the pandemic, they were raided by special police battalions and their residents were left in the street or were transported to hazardous overcrowded camps (Galinos 2020). In Exarchia, the last extant migrant squat is that of Notara 26, located at an occupied building that has been housing about 100 migrants since 2015 (Richen 2020).



The three strands of housing mobilization in Greece, those of anti-auction initiatives, the movements of the precarious and refugee solidarity movements, are products of the galloping precarization of the previously secure homeowners, the marginalized propertyless, and the invisible outsider populations of migrants respectively. Despite some divergent framings, they share a common ground in their critique of state-induced housing insecurity. Their mobilization, which sidesteps traditional means of protest and centers on direct action and relations of solidarity and care among equals, indicates that the precarious can break through the securitarian discourse of the Greek state and escape the individualization that fear and social isolation are breeding during the pandemic. This becomes possible, as Lorey (2015: 6) reminds us, when “precarization is not perceived and combated solely as a threat, but the entire ensemble of the precarious is taken into consideration and the current domination-securing functions and subjective experiences of precarization are taken as a starting-point for political struggles”.

CONCLUSIONS

The Covid-19 pandemic hit global populations at a time of ongoing neoliberal restructuring which engenders multiple forms of insecurity for an ever-increasing majority of people. Housing as one of life’s basic support structures has not been left unaffected by these dynamics. Housing precarity, rooted in the tension that exists between the use value and exchange value of housing, has been alarmingly increasing everywhere in the world. In Greece, rising housing challenges and precarity are embedded in the Greek property regime, which has traditionally offered housing security to the large homeownership majority, alongside a smaller disadvantaged rental sector and invisible populations – among them prominently migrants and the Roma minority – who have no recourse to any housing safety nets. In the last ten years, however, housing precarization has been spreading to the previously secure core of the population and a new category of precarious have emerged: homeowners under the risk of foreclosure and loss of their primary homes. Along with market dynamics and austerity politics that have increased housing cost overburden for tenants, housing precarity has become normalized and generalized for the social majority.

With the outbreak of the pandemic, and owing to the ten-year-long austerity that has left the Greek health care system debilitated, the home became a key biopolitical instrument in shielding public health against the deadly virus, amidst a landscape of changing property relations and housing restructuring. However, rather than safeguarding housing as a social right, reinforcing social infrastructure and protections, or addressing the structural dynamics of housing precarity, governments in Greece and worldwide have mobilized a politics of individual responsibility. Aided by media

campaigns disseminating discourses of responsibility or recklessness of citizens in containing the virus, they have demanded that citizens #StayAtHome and #StaySafe while providing only minimal and temporary safety nets for specific sections of the population and leaving out the most precarious. Individualization of responsibility as a central response to the pandemic has revealed the inherent conflict between mutually contradicting modes of self-governing. Namely, while subjects are expected to manage their own precariousness and vulnerability by confining themselves at home and applying social distancing, the continued reliance on individual strategies of housing provision through profit-driven and financialized markets excludes a rising share of the population from access to secure housing.

All the while, a mode of governance that Lorey calls governmental precarization is implemented, whereby insecurity is rendered systemic and generalized anxiety is used as an instrument of social control, with the government only managing a minimum of safety nets. "The art of governing currently consists of balancing a maximum of precarization [...] with a minimum of safeguarding to ensure that the minimum is secured [at a tolerable threshold]" (Lorey, 2015: 65). While authoritarianism and police repression are on the increase, government policy is geared towards managing and redistributing vulnerability by creating new subdivisions among the precarious through discourses of worthiness and blame, by shifting risk from the present to the future and by conditioning the temporary protection of some groups on the neglect of others, while rendering parts of the invisible populations disposable. At the same time, new categories of poor and precarious subjects are engendered as a result of new mechanisms for the commercialization and financialization of housing, introduced by recently adopted insolvency legislation, which, among other provisions, establishes a corporate actor that will buy and manage the repossessed homes of the most precarious, under market criteria.

In this context of generalized precarization, housing struggles during the Covid-19 pandemic have been following three main strands, reflecting the fragmentation of the precarious and the diversity of housing challenges currently in Greece: Anti-auction groups addressing increasingly precarized homeownership; mobilizations around rent and general precarity, which we call "movements of the precarious"; and a migrant solidarity movement promoting joint struggles of locals and foreigners against homelessness and destitution. The main hurdles for these housing movements in Greece today are effects of the deeply ingrained ideology of property: on the one hand, the continuing centrality of a real-estate rent-seeking imaginary among the rapidly precarized social majority; on the other hand, the absence of meaningful housing demands in the public debate, a product of a long history of housing self-provision.

Insofar as subjects remain isolated and pursue their individual demands for security vis-à-vis the state, collective resistance to the ongoing precarization continues



to be rare and difficult. However, the changing landscape of the housing restructuring currently underway, coupled with the normalization and generalization of housing precarity and the advent of the Covid-19 pandemic, adumbrate an opportunity for empowerment and resistance. Despite neoliberal conditions of social fragmentation, housing movements during the pandemic are resisting individualizing and securitarian discourses, denouncing state-induced insecurity, and experimenting with new forms of political agency that take insecure working and living conditions as the springboard for inclusive struggles around solidarity and mutual care.

NOTES

1. This chapter is based on research conducted as part of the Property and Democratic Citizenship project, which has received funding from the European Research Council (ERC) under the European Union's Horizon 2020 research and innovation programme (Grant agreement No. 771795).
2. According to Amnesty International's report "Resuscitation required: The Greek health system after a decade of austerity" published in April 2020, austerity measures have eroded the accessibility and affordability of healthcare in Greece and increased the burden on health workers. Accessed from: <https://www.amnesty.org/en/documents/eur25/2176/2020/en/>. See also: https://www.europarl.europa.eu/doceo/document/E-7-2013-010811_EN.html
3. See, e.g., Finnerty and O'Connell (2017); Greenop (2017); Bentley et al. (2019); Clair et al. (2019); Egan et al. (2020)
4. See, e.g., Desmond and Gershenson (2016); Bentley et al. (2019)
5. REITs; in Greece this type of institutional investor is known by the acronym ΑΕΕΑΠ (AEEAP) – Ανώνυμες Εταιρείες Επενδύσεων σε Ακίνητη Περιουσία
6. Clair et al. (2019) refer to these dimensions as "housing precariousness"
7. The antiparochi, or land-for-flats swap, involved a private agreement between a small plot owner and a private contractor, whereby the contractor built a multistory building in the owner's land, and ownership of the resulting apartments was divided between the two parties.
8. Housing Europe, <https://drive.google.com/file/d/119-zbYnIWsbDNHQtGYvQWRIZ1BYhlz79/view>
9. Bank of Greece, <https://www.bankofgreece.gr/statistika/ekseliksh-daneiwn-kai-kathysterh-sewn>
10. Eurostat, <https://ec.europa.eu/eurostat/web/macroeconomic-imbalances-procedure/data/main-tables>, <https://ec.europa.eu/eurostat/databrowser/view/tipsbd10/default/table?lang=en>
11. Bank of Greece, <https://www.bankofgreece.gr/statistika/ekseliksh-daneiwn-kai-kathysterh-sewn>, https://www.bankofgreece.gr/RelatedDocuments/NPLS_TIMESERIES_BoG_GR.xlsx. See also Alexandri and Janoschka (2018: 17).
12. Law 3869/2010 Article 9, commonly known as "Katseli law"

13. Law 4605/2019
14. https://www.efsyn.gr/politiki/kybernisi/229541_kynismos-adoni-epizimia-gia-tin-oikonomia-i-prostasia-tis-protis
15. Housing Europe, <https://drive.google.com/file/d/119-zbYnIWsbDnHQtGYvQWRIZ1BY-hlz79/view>
16. Eurostat, https://ec.europa.eu/eurostat/databrowser/view/ILC_LVHO07C__custom_1271197/default/table?lang=en
17. https://ec.europa.eu/info/policies/justice-and-fundamental-rights/combating-discrimination/roma-eu/roma-inclusion-eu-country/roma-inclusion-greece_en#factsandfigures
18. See, e.g., this New York Times analysis about the structure of essential jobs during the Covid-19 pandemic: <https://www.nytimes.com/2020/04/18/us/coronavirus-women-essential-workers.html>
19. Law 4738/2020
20. In their paper titled “Assessing COVID-19 through the lens of health systems’ preparedness: time for a change” El Bcheraoui et al. (2020) highlight the limitations and delays in monitoring public health in most European countries during the Covid-19 pandemic.
21. See, e.g.: <https://www.inegree.gr/wp-content/uploads/2015/06/Meleti-43-INE.pdf>, https://www.ethnos.gr/oikonomia/51912_boreia-ellada-mayri-ergasia-gia-1-stoys-4-ergazomenoys-protathlites-ta-kafe-mpar, <https://bit.ly/3cfqE4t>
22. <https://esee.gr/enteinontai-oi-pieseis-stis-mme-apo-tin-pandimia-kai-to-idiotiko-chreos/>
23. Law 4714/2020
24. Reportedly, in parts of Moria there was one water tap per 1,300 people, one toilet per 167 people and one shower per 242 people: <https://www.theguardian.com/global-development/2020/mar/21/fears-catastrophe-greece-migrant-camps-lockdown-coronavirus>
25. https://www.efsyn.gr/ellada/koinonia/239060_sto-keno-i-apopeira-stohopoiisis-ton-roma; <https://www.voanews.com/science-health/coronavirus-outbreak/greek-roma-camp-quarantined-limit-spread-covid-19>
26. See, e.g., articles by “To Proto Thema”, <https://www.protothema.gr/greece/article/469153/etoimazoun-diamerismata-gia-tous-lathrometanastes/> and Makeleio <https://bit.ly/2Odl3Cv>
27. Eurostat, https://ec.europa.eu/eurostat/databrowser/view/ILC_LVHO02__custom_1271294/default/table?lang=en
28. Parts of the above information comes from participant observation and interviews by the authors. See also the web pages of “Unitary Initiative against Auctions” (Enotiki Protovoulia kata ton Plistiriasmón) at <http://noauctionsgr.blogspot.com/> and of the “Coordination of Collectives of Thessaloniki” (Sintonismós Silloyikotiton Thessalonikis) at <https://syntonsyllogthes.blogspot.com/>.
29. Assembly against the Blackmail of Rent <https://bit.ly/39tiiEv>
30. <https://www.facebook.com/UnrealEstateAthens/posts/231990908440108>
31. Initiative for Housing Action and Solidarity <https://www.facebook.com/RENT->



STRIKE2020GR/photos/a.107029697610023/133956494917343/

32. <https://bit.ly/3sHMS4O>
33. <https://www.facebook.com/aargathens/>
34. Unitary Initiative against Auctions, <http://noauctionsgr.blogspot.com/2017/06/blog-post.html>
35. Loupa, <https://loupa.espivblogs.net/2019/06/23/syzitisi-gia-ti-stegasi-eisigisi/>
36. Initiative for Housing Action and Solidarity, <https://www.facebook.com/RENT-STRIKE2020GR/photos/a.107029697610023/133956494917343/>; Assembly against the Blackmail of Rent, <https://unrealestate.noblogs.org/files/2020/04/UnReal-Estate-2-gia-site.pdf>; Loupa <https://bit.ly/3cH9LQs>
37. Unitary Initiative against Auctions, <https://syntonsyllogthes.blogspot.com/>; Coordination of Collectives of Thessaloniki, <https://www.facebook.com/groups/546934182356684/permalink/1153548141695282>
38. <http://infomobile.w2eu.net/2020/05/31/thousands-of-refugees-will-be-made-homeless-and-left-without-support-from-tomorrow/>

BIBLIOGRAPHY

- Aalbers, M.B. (2008). The Financialization of Home and the Mortgage Market Crisis. *Competition & Change*. 12(2), 148–166.
- Aalbers, M.B. (2016). *The Financialization of Housing: A Political Economy Approach*. Routledge.
- Agamben, G. (2005). *State of Exception*. Chicago: University of Chicago Press.
- Agamben, G. (2020). Lo stato d’eccezione provocato da un’emergenza immotivata. *Il manifesto*. Available at: <https://ilmanifesto.it/lo-stato-deccezione-provocato-da-unemergenza-immotivata/> [accessed 2 Mar 2021].
- Alexandri, G. and Janoschka, M. (2018). Who Loses and Who Wins in a Housing Crisis? Lessons From Spain and Greece for a Nuanced Understanding of Dispossession. *Housing Policy Debate*. 28(1), 117–134.
- Allen, J., Barlow, J., Leal, J., Maloutas, T. and Padovani, L. (2004). *Housing and Welfare in Southern Europe*. Oxford ; Malden, MA: Blackwell Publishing.
- Balampanidis, D., Maloutas, T., Papatzani, E. and Pettas, D. (2019). Informal urban regeneration as a way out of the crisis? Airbnb in Athens and its effects on space and society. *Urban Research & Practice*. 0(0), 1–20.
- Balampanidis, D., Patatouka, E. and Siatitsa, D. (2013). Το δικαίωμα στην κατοικία την περίοδο της κρίσης στην Ελλάδα [The right to housing in the time of crisis in Greece]. *Γεωγραφίες*. 22. Available at: <http://geographies.gr/old/wp-content/uploads/2014/07/GEO22-031-042.pdf> [accessed 6 May 2019].
- Bentley, R., Baker, E. and Aitken, Z. (2019). The ‘double precarity’ of employment insecurity and unaffordable housing and its impact on mental health. *Social Sci-*

- ence & Medicine. 225, 9–16.
- Bourikos, D. (2020). Έκτακτη υγειονομική κατάσταση και καταυλισμοί Τσιγγάνων/Ρομά: δράση τώρα! [Health emergency and Roma settlements: Time for action!]. *SocialPolicy.gr* Available at: <https://bit.ly/3mrchgW> [accessed 25 Feb 2021].
- Butler, J. (2004). *Precarious Life: The Powers of Mourning and Violence*. London; New York: Verso.
- Butler, J. (2009). *Frames of War: When Is Life Grievable?* London; New York: Verso.
- Clair, A., Reeves, A., McKee, M. and Stuckler, D. (2019). Constructing a housing precariousness measure for Europe. *Journal of European Social Policy*. 29(1), 13–28.
- Dadusc, D., Grazioli, M. and Martínez, M.A. (2019). Introduction: citizenship as inhabitation? Migrant housing squats versus institutional accommodation. *Citizenship Studies*. 1–19.
- Desmond, M. and Gershenson, C. (2016). Housing and Employment Insecurity among the Working Poor. *Social Problems*. 63(1), 46–67.
- Egan, Z., Grabowski, Z. and Olivotto, V. (2020). Covid-19 and housing precarity: from systemic failure towards a just recovery. *Medium*. 15 May. Available at: <https://medium.com/resilience/covid-19-and-housing-precary-from-systemic-failure-towards-a-just-recovery-4083b48535a5> [accessed 31 Mar 2021].
- El Bcheraoui, C., Weishaar, H., Pozo-Martin, F. and Hanefeld, J. (2020). Assessing COVID-19 through the lens of health systems' preparedness: time for a change. *Globalization and Health*. 16. Available at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7675393/> [accessed 22 Mar 2021].
- Emmanuel, D. (2006). Η κοινωνική πολιτική κατοικίας στην Ελλάδα: οι διαστάσεις μιας απουσίας [The social housing policy in Greece: Dimensions of an absence]. *Επιθεώρηση Κοινωνικών Ερευνών* [The Greek Review of Social Research]. (120), 3–35.
- Emmanuel, D. (2014). The Greek system of home ownership and the post-2008 crisis in Athens. *Région et Développement*. 34, 167–181.
- Finnerty, J. and O'Connell, C. (2017). Changing precariousities in the Irish housing system: supplier-generated changes in security of tenure for domiciled households. *Global Discourse*. 7(4), 473–488.
- Galinos, S. (2020). As the world battles COVID-19, Greece's war on migrants rages on. *ROAR Magazine*. Available at: <https://roarmag.org/essays/as-the-world-battles-covid-19-greeces-war-on-migrants-wages-on/> [accessed 16 Feb 2021].
- Greenop, K. (2017). Understanding housing precarity: more than access to a shelter, housing is essential for a decent life. *Global Discourse*. 7(4), 489–495.
- Kapsali, M. (2020). Political infrastructures of care: Collective home making in refugee solidarity squats. *Radical Housing Journal*. 2(2), 13–34.
- Karyotis, T. (2020). Repression, eviction and dispossession in New Democracy's



- Greece. *ROAR Magazine*. Available at: <https://roarmag.org/essays/squat-eviction-house-dispossession-greece/> [accessed 1 Apr 2021].
- Kotouza, D. (2020). Whose Lives Matter? Nationalism, Anti-Fascism and the Relationship with Immigrants. in Holloway, J., Nasioka, K. and Doulos, P., eds., *Beyond Crisis: After the Collapse of Institutional Hope in Greece, What?* Oakland, CA: PM Press.
- Kourachanis, N., (2015). Confronting homelessness in Greece during at time of crisis. *Social Cohesion and Development*. 10(2). 113-119.
- Loick, D. (2020). Europe's necropolitics sparked the fire at Moria camp. *ROAR Magazine*. Available at: <https://roarmag.org/essays/europe-necropolitics-moria-camp/> [accessed 17 Feb 2021].
- Lorey, I. (2015). *State of Insecurity: Government of the Precarious*. London; New York: Verso Books.
- Maloutas, T., Siatitsa, D. and Balampanidis, D. (2020). Access to Housing and Social Inclusion in a Post-Crisis Era: Contextualizing Recent Trends in the City of Athens. *Social Inclusion*. 8(3), 5–15.
- Marcuse, P. (2004). The Future of Housing Advocacy and Research, *Research Bulletin #25*. Centre for Urban and Community Studies, University of Toronto, Toronto.
- Papadopoulos, D. and Tsianos, V.S. (2013). After citizenship: autonomy of migration, organisational ontology and mobile commons. *Citizenship Studies*. 17(2), 178–196.
- Paul, I.A. (2020). *The Corona Reboot*. Available at: <https://www.ianalanpaul.com/the-corona-reboot/> [accessed 2 Mar 2021].
- Richen, N. (2020). *Face Au Capitalisme et à l'État, Comment Fait-on Groupe Pour Protester, Habiter et Vivre Autrement Dans La Ville ? L'exemple Du Quartier Athénien d'Exarcheia (Εξάρχεια)*. Master's Thesis. Aix-Marseille Université
- Rolnik, R. (2013). Late Neoliberalism: The Financialization of Homeownership and Housing Rights. *International Journal of Urban and Regional Research*. 37(3), 1058–1066.
- Sakali, C. (2020). «Μένουμε σπίτι» και στεγαστική κρίση: Οξύμωρα, προκλήσεις και ευκαιρίες [#StayAtHome and the housing crisis: Paradoxes, challenges and opportunities]. *Η Εφημερίδα των Συντακτών*. Available at: https://www.efsyn.gr/stiles/apopseis/236937_menoyme-spiti-kai-stegastiki-krisi-oxymora-prokliseis-kai-eykairies [accessed 17 Dec 2020].
- Siatitsa, D. (2014). Αιτήματα για το δικαίωμα στην κατοικία στις πόλεις της νότιας Ευρώπης: ο λόγος και ο ρόλος των κοινωνικών κινημάτων. Διδακτορική Διατριβή [Claims for the right to housing in cities of southern Europe: discourse and role of social movements. Doctoral Thesis]. Available at: <http://hdl.handle.net/10442/hedi/35495> [accessed 3 May 2019].

- The RHJ Editorial Collective (2020). *Covid-19 and housing struggles: The (re)makings of austerity, disaster capitalism, and the no return to normal*. 2(1), 19.
- Tsiafoutis, V. (2016). Private insolvency legislation and the protection of the principal residence. in Ferretti, F., ed., *Comparative Perspectives of Consumer Over-Indebtedness: A View from the UK, Germany, Greece, and Italy*. The Hague: Eleven International Publishing.