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The work carried out in the Policy Papers proved relevant and useful for the Policy Council Events system. The scientific outcome Policy Papers will be submitted to Open Research Europe.

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Housing integration policies for immigrants in urban settings. The case of the Albanian population in Athens

Policy Paper

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1. Introduction: Insights of Athens' social and spatial fabric in the 2010s

Integration within the EU context is perceived as a two-way process: immigrants are offered opportunities to integrate while, at the same time, they make an active effort to become integrated as well. Specifically, immigrants' access to employment, healthcare, education, and housing are the main components that could facilitate their integration. Moreover, as stated in the 2021-2027 Action Plan of the European Commission on Integration and Inclusion, "poor housing conditions and segregation can exacerbate divisions, which undermine social cohesion" (European Commission, 2020).

In Athens, Greece, access to affordable and decent housing remains problematic for the majority of the immigrant population. Among the factors that create challenges for immigrants' access to adequate and long-term housing are increasing housing prices, absence of relevant policies and social housing, shortages of affordable housing, due to new trends of touristification of the city, as well as multi-faceted discrimination in the housing market (Emmanouil, 2004, 2014; Maloutas, Siatitsa, Balampanidis, 2020; Balampanidis et al., 2021; Kourachanis, 2022). Moreover, while immigrants' contribution to the social and economic life of the country is incontestable (Cavounidis, 2013; Gemi 2014), social policies concerning their integration have (diachronically) been, and still are, poor (Gropas, Triandafyllidou, 2012; Kandyliis and Maloutas, 2018). Numerous studies demonstrate how social housing policies in Greece are almost non-existent (for both national and immigrant population), while the social housing sector is also limited (Emmanouil, 2006; Karadimitriou, 2021; Maloutas, Siatitsa, Balampanidis, 2020).

Exceptions to the aforementioned are the policies implemented since 2015 due to the so-called refugee crisis. During that period, seeking to fulfil the extreme accommodation needs of asylum seekers and beneficiaries of international protection in Greece, as in other south European countries, an expansive reception system was shaped including two types of accommodation infrastructures. The Open Temporary Reception Facilities (henceforth "Sites"), which in the case of Athens were located in suburban and peri-urban areas, and the Emergency Support to Integration and Accommodation (ESTIA) which included urban accommodation in apartments, hotels and other buildings (Arapoglou and Spyrellis, 2024). The Sites were turned into prolonged displacement accommodation infrastructures, while the ESTIA project was discontinued in 2023 being replaced progressively by the HELIOS project (Hellenic Integration Support for Beneficiaries of International Protection), addressing this time only to asylum seekers who received refugee status (Papatzani et al, 2021; Kourachanis, 2018).

Throughout this turbulent period, asylum seekers and beneficiaries of international protection were included in EU funded project-based initiatives. At the same time, immigrant communities already established in Athens, before 2015, were not included in the policies

implemented during the “refugee crisis” and were left, once again, in a position of relative exclusion vis a vis housing policies.

The Albanian community is the largest immigrant group established in the country since the 1990’s. This policy paper seeks to question a twofold about Albanian populations in Athens: on the one hand, how their housing integration is shaped and, on the other, how public policies affect them, placed in a European context.

The paper aims to offer evidence-based data in order to formulate recommendations on immigrants’ housing integration at the EU level. To do so, we first analyse the demographic and economic patterns of Albanian populations through quantitative data and, on a second time, considering the rich material produced during the ITHACA research phase, as described in the methodology, the paper discusses life-stories of Albanian households in Athens. The narratives collected investigate the presence of immigrants within the urban social geography of Athens and broaden the discussion of effective and non-inclusive policies. The paper finally proposes policy recommendations that could be implemented at the EU, national and local level.

2. Methodology

This policy paper is based on both quantitative and qualitative research, conducted within the framework of the ITHACA research program.

The quantitative research is based on data obtained from the 2011 national census, the last available national census, accessible through the application Panorama of Greek Census Data (EKKE-ELSTAT, 2015). The data was collected by the Hellenic Statistical Authority (ELSTAT). Our aim is to investigate the housing strategies of foreign nationals with a migration background. The analysis focuses on nationals from developing economy countries (UNDP, 2011)¹, especially Albanians, comparing their trends with the Greek population’s trends. In the relatively homogeneous Athenian housing stock, where most people reside in apartment buildings (90%) mainly built between 1961 and 1980 (66%), our analysis unravels differentiations according to the nationality of the residents (Maloutas *et al*, 2022).

To tackle the issue of poor housing conditions and ethnic segregation, we used several variables available in the census. The data analysis and the mapping were made at the lowest possible spatial level, i.e. the Urban Analysis Units (URANUs)². The scope of the analysis is to identify differentiations in the quality of the housing stock occupied by immigrants.

First, we analysed and mapped, data linked to homeownership (tenants and owners), and then we focused on housing amenities, such as the age of the housing stock, the heating system and sufficient insulation. Last, beyond the analysis of variables demonstrating horizontal ethnic inequalities, this paper also looks into the presence of vertical differentiations by investigating the unequal distribution of ethnic groups among floor levels in apartment

¹ The distinction between developed and developing countries was made according to the UN’s Human Development Index (UNDP, 2011, 127-130). http://www.undp.org/content/undp/en/home/librarypage/hdr/human_developmentreport2011.html.

² These units are a modified version of the 2011 Census Tracts (CT) produced by the Panorama of Greek Census Data 1991-2011 team to bypass confidentiality issues in sparsely populated Census Tracts. The metropolitan area comprises eventually 3,000 URANUs with an average population of 1,250, and the municipality of Athens 494 URANUs with an average population of 1,330.

buildings (Maloutas, 2024; Arapoglou and Spyrellis, 2024; Dimitrakou et al, 2023; Maloutas and Spyrellis, 2016).

The qualitative research was conducted in two phases, first through the analysis of Policy Council Events (PCEs) that enriched our data adding a political and policy-making perspective and, second, through a series of interviews with immigrants.

In more detail, as part of the H2020 ITHACA project, 5 Policy Council Events (PCEs) (Annex, Table 2), 4 online sessions and a training session in Athens, took place between February 2022 and March 2023 with the participation of immigrant communities, NGO representatives, state actors and academics in order to address, among others, the question of housing integration. One of the main issues, discussed in all five of them, was the lack of decent housing and of state support, underlining the multiple constraints to which the migratory experience is subjected, especially in the Municipality of Athens. In addition to the PCEs conclusions, important knowledge was also produced through Interviews and informal meetings with representatives of Greek NGOs, immigrant communities, Forums, academics and experts in the field of migration and refugees' studies (Annex, Table 3).

During the PCEs, the issue of immigrants' access to housing rose as pivotal to their integration efforts. Among the numerous participants to the panels, the representatives of the NGO Artemis³ –focusing on the Albanian community, its socioeconomic and cultural integration through a women's empowerment approach– underlined the importance of housing integration for the longstanding immigrant communities.

Seeking to build a relationship of trust and therefore to gain access to its members, the research team engaged in extended discussions with this particular NGO. This exchange resulted in a series of interviews. It is critical to underline that while the informants were female members of the aforementioned NGO, the questionnaire used –designed specifically for the needs of the ITHACA program– collects information about the households as a whole. As a result, this policy paper observes the issue of household integration, not focusing especially on women's housing integration experience.

In more detail, the questionnaire is composed by 44 open-end questions organised in five distinctive parts including:

1. The household's composition,
2. The employment status of the household's members,
3. The educational level of the household's members,
4. The migratory status of the household's members,
5. The detailed record of the housing pathway in Athens (i.e. first, second, third accommodation). Special attention was given to aspects such as the rent, the apartment surface, its amenities and the relations with the owner.

Overall 8 semi-structured interviews with Albanian women, aged 36-70, living in Athens were conducted (Annex, Table 1). Their transcription and in-depth analysis enriched our understanding of Albanian households and their active efforts to resolve their housing needs.

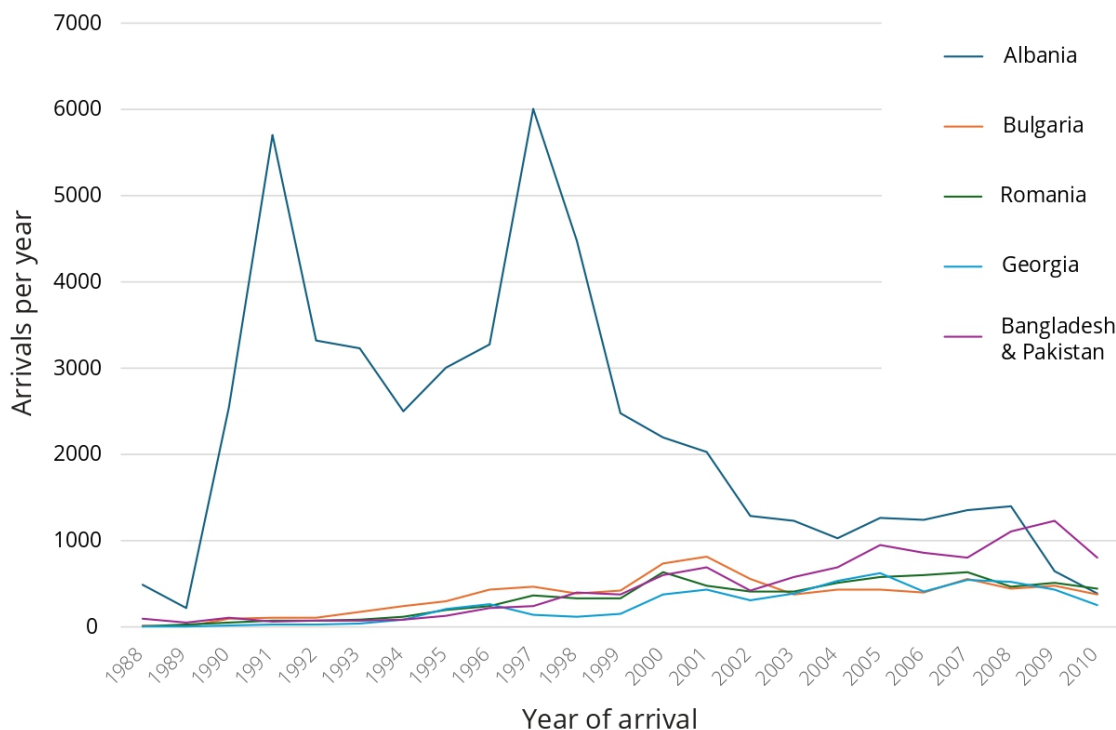
³ Artemis is a pseudonym.

3. Research findings: a cross-examination of quantitative and qualitative data on immigrants' housing integration

3.1 The importance of the Albanian community in Athens

The Albanian community is the most important immigrant group in Greece. Albanian nationals started arriving in Athens in great numbers in the early 90s due to the political turmoil in Eastern Europe. This migratory wave continued throughout the decade, having a second increase around 1997-1998 due to the pyramid investment schemes that took place in Albania resulting in the collapse of the local economy (Korovilas, 1999) (graph 1). Upon their arrival, Albanian populations, settled in urban or rural areas and managed to self-integrate in the labour market, the housing sector as well as other societal aspects (Triandaffylidou, Mouroukis, 2010; Gemi, 2014; Papadopoulos et al 2021). The economic growth of the Greek economy during that period, mainly due to the influence of European funding, produced an increase to the demand for low-skill workers. Most of them were employed in pillar sectors of the national market, such as the service sector (tourism), the agriculture, the construction and the care sector. This enabled the immigrants to enter the formal and, most of the times, informal labour market due to the lack of a legal framework for the employment of immigrants in Greece (Papadopoulos et al 2021).

Graph 1: Year of arrival for the immigrant population residing in the municipality of Athens in 2011



Data source: EKKE-ELSTAT 2015

Their migration to Greece was still growing, up until the beginning of the 2000s. During that period, a sharp decline in the number of Albanians arriving in Athens is observed, especially after 2008, when the signs of the financial crisis became evident (graph 1). The arrival in greater numbers of immigrants and asylum seekers from other countries, especially from the Indian peninsula, since 2000, linked to the construction needs of the 2004 Olympic Games, resulted in important changes concerning the ethnic composition of the city.

Albanians progressively experienced social mobility and, as King and Vullnetari point out, their presence in Greece evolved into a permanent family settlement (King and Vullnetari 2012; Gemi, 2014). The legalisation programmes in the 90s permitted family reunification giving also access to legal status⁴. The dependency between work and the legal permit status wasn't that problematic, since the economic sectors that Albanians were employed in, continued to flourish throughout that period offering a considerable income.

As scholars have pointed out, Albanian immigrants followed strategies of adaptation and assimilation with Greeks, at least as the first generation is concerned. The changing of name and/or religion were part of the main practices adopted during the first years of their arrival (Sintès, 2010; Kokkali, 2015). According to the anthropological study of de Rapper (2005), conducted on south Albanian populations, differentiations linked to the region of origin do occur. This study indicates that the adaptation strategy, and the migration procedure as a whole, was experienced differently by the heterogenous sub-groups/communities that migrated towards Greece. Concerning the housing conditions of Albanians in Greece, Lymberaki and Maroukis (2004) describe them as constantly changing, linking their gradual improvement to the length of stay. The authors observe though that “the general picture is not substantially different from the situation characterising the natives” (Lymberaki and Maroukis, 2004: 13).

The socio-economic trajectories of Albanian populations in Greece were disrupted due to the economic crisis. Found in a spiral of increased precarity, their status changed dramatically (Triandafyllidou, Mouroukis, 2010; Gemi, 2014). Researchers demonstrate how they were disproportionately affected by very high rates of unemployment, since their basic employment sectors were severely affected. As a result, their inflow was further reduced while a large number of Albanians fled the country⁵, either to return to Albania or re-emigrate to other, economically, more stable markets. Moreover, the crisis and the subsequent unemployment had also an impact on legal status. The notion of “de-legalisation”, is characteristic of such a process (Triandafyllidou, Mouroukis, 2010). Legal debates on citizenship during the period 2009–2015 became more perplexed within an increasingly nationalistic political landscape under conditions of intense economic instability (Mavromatis, 2022).

Albanians, are currently coping with multiple economic and structural challenges, related to unemployment or underemployment, to legal status exclusion and poor opportunities, mostly regarding the second generation⁶. As already mentioned, Albanians immigrants were critically affected, often more than the Greek nationals, by the economic recession. The sovereign debt crisis intensified the challenges for the immigrant population, transforming in many cases the social mobility strategies that this population had applied over several years (Kasimis et al, 2015). The existing socio-spatial inequalities were aggravated, increasing

⁴For the 1998 and 2001 legalisation procedures, see Fakiolas, (2003).

⁵ According to the first published results of the 2021 census, on a national level between 2011 and 2021 there was a decline of 22% (105925 people) in the Albanian population and of 27,6% (53375 people) in the Athenian metropolitan area.

⁶ According to the census data, 20,8% of the Albanians residing in Athens in 2011 declared that they had never lived abroad, a percentage that shows the numerical importance of the second generation.

deprivation and precarity, especially in the ethnically mixed neighbourhoods of the city (Arapoglou and Spyrellis, 2024; Karadimitriou et al., 2021).

Athenian society changed profoundly after the political changes that took place in Eastern Europe at the end of the 1980s and the beginning of the 1990s. It was the first time Greece became the host of ethnically and socially diverse populations. Athens was the epicenter of these changes, absorbing the majority of arriving populations, which meant new and more perplexed segregation patterns (Vaiou, 2002; Emmanuel, 2004). Due to the absence of public housing, most immigrants found accommodation in the private sector; in other terms, they were obliged to “survive” in the free market. The prevailing -apartment building- housing stock resulted in intense spatial proximity within Athenian, densely built districts. The fact that the above are combined with high percentages of homeownership favoured low levels of segregation. At the same time, spatial proximity often masks social distance, marginalization, and social exclusion, associated with poor quality housing and precariousness (Karadimitriou et al. 2021, Arbaci, 2019).

While the policy paper aims at analysing public policies, or the lack thereof, in an EU perspective, the Athenian context presents particularities that we consider important to briefly mention (**See Box.1**).

Box.1 Athens socio-spatial context

As results of the 2011 Greek national census analysis show, the Athenian housing stock seems to be producing a relatively homogenous setting, especially in central urban areas. The vast majority of the population resides in apartment buildings, built on small plots – often smaller than 500m² – with an average of 15 apartments and 5-7 floors. Furthermore, most of these buildings were erected between 1960 and 1980 (Maloutas & Spyrellis 2016).

The prevalent mechanism of housing promotion throughout that period was the antiparochi system, which is a market-based mechanism of housing production associated with the massive densification and spread of the typical post-war apartment buildings (polykatoikies) following a triangulated form of building process including a landowner, a small contractor – with whom they formed a joint venture to carry out a single operation, at the end of which they split the apartments according to their initial contract terms- and buyers (Mantouvalou et al., 1995; Dimitrakou et al., 2022).

Throughout this otherwise homogeneous, and relatively new, housing stock differences do occur. The latter is expressed via access to homeownership, housing stock quality or amenities, and location. Furthermore, as recent research has shown, the floor level the residence is on seems to play an important role in housing conditions and segregation. Upper floors are more advantageous, offering higher living standards, while lower floors – ground floor and underground apartments – are much smaller, darker, and noisier (Maloutas & Spyrellis 2016; Maloutas et al, 2022).

3.2 Urban settlement of Albanian immigrants in the Municipality of Athens: an “in-between” situation

In 2011, in the municipality of Athens, foreigners represented 23.9% of the population and Albanians represented 42.4% of them (Table 3.2.1). Our analysis reveals to what extent housing patterns and living conditions of Albanian immigrants are differentiated from those of Greeks or other foreigners coming from developing countries.

Table 3.2.1 Part (%) of the population of the five most important foreign nationalities in the municipality of Athens (2011).

Rank	Country of Origin	Population	Part (%) of total population	Part of foreign population
1	Albania	66.543	10,1	42,4
2	Bulgaria	9.223	1,4	5,9
3	Romania	9.184	1,4	5,8
4	Bangladesh	6.969	1,1	4,4
5	Georgia	6.499	1,0	4.2
	Greece	499.947	76,1	-
	Total	656.978	100,0	

Data source: EKKE-ELSTAT 2015

The rental market remains the predominant housing solution for foreigners. Across Europe, third-country national households are 3 times less likely to involve homeowners, especially in more recent destinations, such as Spain, Italy, and Greece, but also in long-standing destinations, such as Belgium (European Commission 2016). Furthermore, researchers concerning the Global North have shown that renters are more precarious than homeowners in all the dimensions of housing precarity (Debrunner et al, 2024). In Athens, access to ownership seems to be an important indicator of differentiation between Albanians and those coming from developing countries since they are twice as many.

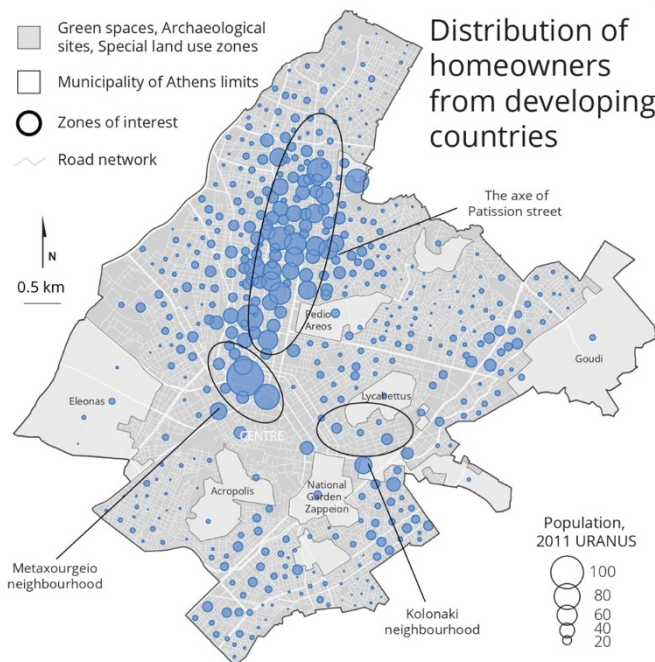
Table 3.2.2 Distribution (%) of the population by occupational status and housing amenities in the Municipality of Athens, 2011

Nationality	Occupational status by household		Housing amenities by household	
	Owners	Tenants	No glazing	No heating
Albanian	23,6	74,7	70,4	7,5
Greeks	67,9	25,5	48,9	2,1
Other developing countries	12,7	81,5	75,5	8,3
Total	56,2	37,9	54,4	3,5

Data source: EKKE-ELSTAT 2015

As seen in Map 1, homeowners from developing countries are concentrated in the northern part of the municipality, especially around the main vertical axis of Patission Street and Metaxourgeio neighbourhood, both ethnically mixed (Maloutas and Spyrellis, 2016; Arapoglou and Spyrellis, 2024) and deprived areas (Karadimitriou et al, 2021; Karadimitriou and Spyrellis, 2024).

Maps 1: Distribution of homeowners from developing countries, Municipality of Athens, URANUS level 2011

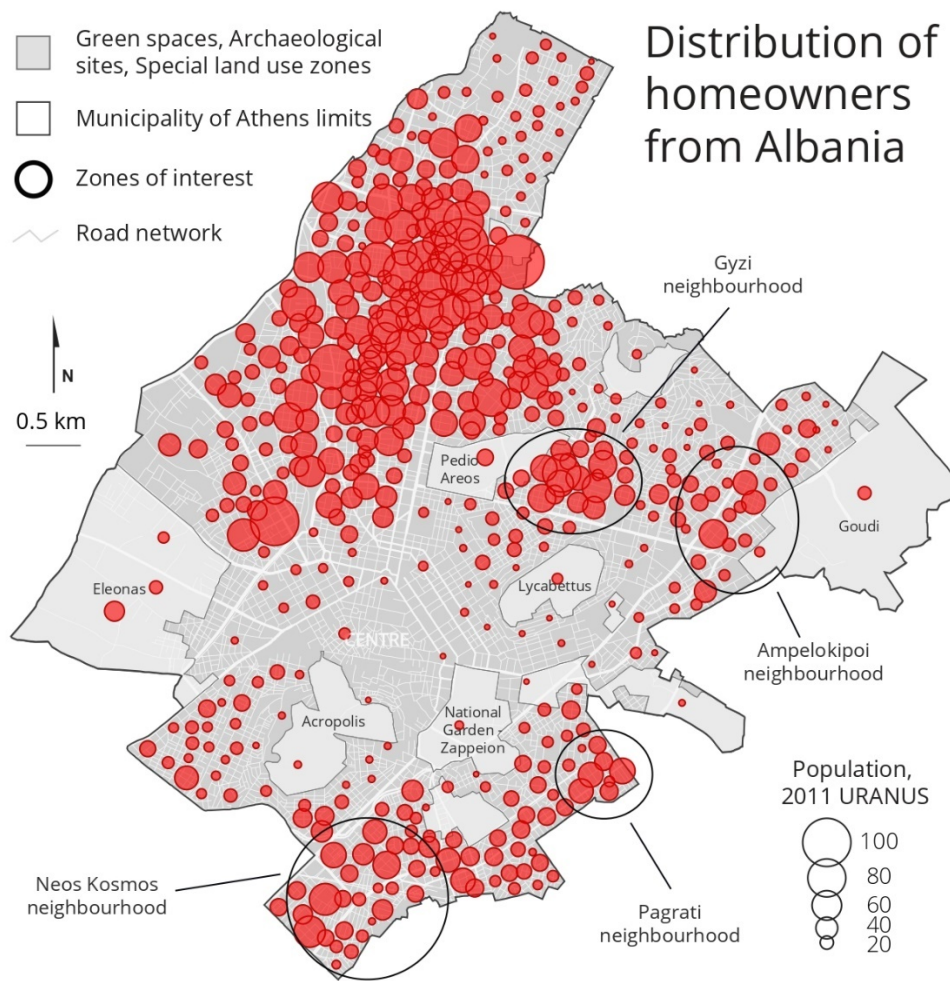


Data source: EKKE-ELSTAT 2015

Albanian homeowners (Map 2) are spatially dispersed, spreading throughout the city, with limited exceptions such as the city-centre (where residential space is limited) or the southern slopes of Lycabettus Hill, in Kolonaki district, a traditional bourgeois stronghold of the city. Nevertheless, some clusters are identified in densely built areas where the high rise housing stock prevails – such as Ampelokipoi, Gizi and the northern part of Pankrati– or, to a lesser extent, around areas of mixed uses (housing and manufacture) such as Neos Kosmos. The later show that through their housing pathways the

manage to avoid stigmatised neighbourhoods, such as the Metaxourgeio, where minorities tend to concentrate,

Maps 2: Distribution of homeowners from Albania, Municipality of Athens, URANUS level 2011



Data source: EKKE-ELSTAT 2015

This observation becomes more indicative if we take into consideration the earlier arrival of Albanian populations compared to immigrants of other origins (see graph1). Being around longer, Albanians probably got to make their choices not only according to availability, but also based on other characteristics of a given area/district, such as social or family networks, ethnic composition, or schooling quality⁷.

Thus, our main observation is that Albanian immigrants are to be found “in-between” Greeks and foreigners from developing countries. On the one hand, concerning homeownership, Albanians seem to follow similar strategies to those of the native population

⁷ On school segregation see also Maloutas et al, 2019.

- differentiating this migratory group from the rest of foreign populations. On the other hand, concerning the quality of housing, Albanians follow the trends of other foreigners.

The high rates of homeownership among Greeks (67.9%) reveal the importance of owning a residence in Greek society. Albanians also appear to seek access to homeownership: almost one out of four Albanian households are homeowners, embracing, therefore, to a certain extent, this strategy. The element of spatial dispersion corroborates this. Albanian populations are dispersed and, therefore, spatially closer to Greeks.

The analysis showed that access to homeownership does not lead to better housing amenities, such as heating or insulation. Albanians seem to have access to much poorer living standards than Greeks. Therefore, the housing quality factor (Table 3.2.2) seems to reduce their differentiation from other foreigners from developing countries.

The age of the residence is also considered as a housing quality indicator for the purpose of our analysis. As already mentioned, most of the Athenian housing stock was produced between 1960 and 1980. The distribution of nationalities according to the age of the housing stock appears to be a factor leading to differentiation, even though immigrants as a whole reside in the prevailing residential constructions of the 60s-80s. Populations from developing countries show higher percentages in the older part of the stock (before 1960), while Greeks dominate the newest part of city dwellings. Albanians seem to be highly concentrated (77%) in the 1960-1980 stock not having access to “new” but also avoiding the oldest, and poorer, housing stock (Table 3.2.3).

Table 3.2.3 Part (%) of the population by the residence’s construction period, Municipality of Athens, 2011

Nationality	Before 1960	1960-1980	1980-2000+
Albanian	13,2	77,0	9,8
Greeks	10,8	60,4	28,8
Other developing countries	18,6	75,4	6,0
Total	12,2	64,0	23,9

Data source: EKKE-ELSTAT 2015

In order to cross-examine the spatial proximity and housing quality parameters between Albanians and other nationals, we took into consideration the mechanism of micro-segregation, especially of the vertical segregation for the needs of this analysis. We consider this parameter as pivotal in understanding housing solutions of Albanian populations. Residing in the same apartment building indicates spatial proximity but residing on a different floor, in vertically segregated urban spaces, reveals social distance (Maloutas, 2024).

Foreigners from developing countries are over-represented on lower floors, scoring almost three times more (33,3%) than the average profile (12,7%) (Table 3.2.4). This stock of poorer quality, characterised by negative features such as lack of sunlight, increased noise, poor ventilation and smaller surface, is disadvantaged and less desirable. On the other hand, Greeks dominate the more advantaged higher floors (4th floor and above). Albanians are

overrepresented in middle floors, “avoiding” therefore, once again, the apartments of poorer quality.

Table 3.2.4 Part (%) of the population residing in apartment blocks, by floor of residence (Municipality of Athens)

Nationality	Lower floors (basements and ground floors)	Middle floors (1 st to 3 rd floor)	Higher floors (4 th floor or higher)
Albanian	22,8	63,4	13,8
Greeks	10,5	61,6	27,9
Other developing countries	33,3	50,0	16,7
Total	12,7	60,3	26,9

Data source: EKKE-ELSTAT 2015

3.3 Housing pathways of Albanian immigrants: dispersal, community networks and constraints

This section draws data from the semi-structured interviews collected for ITHACA during March and April 2023 and attempts to present the main findings that highlight patterns of urban settlement and strategies to access the housing sector in Athens.

One of the main findings of the interviews, confirming the above quantitative analysis, is that Albanian immigrants tend to settle, as tenants or owners, throughout the city. They do not choose specific neighbourhoods, thus composing more “invisible” housing pathways. Geographically, they are settling in a rather dispersed way, following the so-called “Albanian assimilation paradox” (King, Mai, Schwandner-Sievers, 2005; King, Vullnetari, 2009, 2012; Gemi, Tryandaffylidou, 2021). An urban pattern that can be found in most of the southern European metropolises, where immigrants’ urban self-settlement isn’t related to specific national or local public policies, but primarily is the outcome of family or personal strategies of a long-term settlement.

The example of Agni’s household, from Sarandë in Albania, shows how her urban settlement, from 1992 until today, is intimately linked with the choices made by her family. When first arrived in Athens, in 1992, she lived as a domestic housekeeper in Kolonaki, downtown Athens. Four years later and after getting married, she says:

We needed to make money, then my son was born and I needed help. We moved in with the parents of my husband in a one-bedroom house in Koropi. The four of us worked a lot, we had few expenses. We indeed made money and moved a few years later [in 2001] to our own apartment in Glyka Nera, but always with my parents-in-law under the same roof.

All three locations Agni mentions in her interview indicate a wider radius of choice of abode in broader Athens decided by the family with the purpose of long-term settlement, one synonymous with an upward social mobility trajectory⁸.

The next case shows gradual improvement of housing conditions, mostly the years before the economic crisis of 2010. Vasiliki arrived from Fieri to Athens in 1998 with her husband and young daughter. After four months of sharing a home with the family of her husband's brother, a two-bedroom apartment in Plateia Koliatsou, they rented their own apartment in the same area. She says:

We could only afford a basement; we stayed there for three and a half years, and my second daughter was born there. We needed to move, my children often got sick, it was too humid.

Few months later, the household moved to the second floor of the same building as tenants for four years. Then, in 2005, they managed to buy an apartment. The “successful” housing pathway of Vasiliki's family, as in other cases, would get compromised a few years later due to the economic recession of 2010.

We decided that we were not going to go back [to Albania]. With the money we managed to put aside and by taking out a loan, we bought a two-bedroom apartment in Agios Eleftherios. The area was much nicer [than Plateia Koliatsou], the schools were better. Whatever we did was for our children.

The “invisible” practices –a term also used by Ifigeneia Kokkali (2015) for the settlement of Albanian migration in Thessaloniki– of urban settlement for both Agni and Vassiliki in broader Athens is typical of a migration project aiming at long-term settlement⁹. This spatial dispersion seems to be the outcome of several factors, such as personal or family networks, settlement in proximity (or even cohabitation) with friends and relatives, as well as of existing constraints of the housing sector, such as availability, rent or real-estate prices.

A second key finding of the qualitative analysis is the importance constraints for immigrants in the housing sector. Within the context of non-existent housing policies, immigrants' housing integration does not follow a linear pathway of gradual improvement (Vaiou, 2002; Hatziprokopiou, 2006; Balampanidis, Polyzou, 2016). On the contrary, precarious housing pathways are observed, which often change, shifting backwards and forwards, and are impacted by multiple crises. Indeed, the economic crisis of 2010 affected the housing condition for the majority of our interviewees. Monthly rents or banking loans were paid with extreme difficulty due to high unemployment rates, mostly for Albanian men working in the construction sector. A similar situation was observed in other southern European cities in Italy and Spain (Siatitsa, 2014).

The interview held with Afroditi, from Shkodër - Albania, who migrated to Athens with her husband and two children, without the help of their close family members, is indicative of the very harsh conditions that this household –as and many others– had to cope with and are still facing in the housing market. As stated by most of the participants at the second PCE (March 2022), the Covid-19 pandemic created a new threat for many immigrants' households. In fact, Afroditi's family was obliged to leave their apartment and rent a new one during those challenging times.

⁸ While Kolonaki is the main bourgeois area of the city, the two other locations are situated in the outskirts of the city.

⁹ For an analysis of the notion of “migration project”, which highlights immigrants' agency within the context of mobility, see De Gourcy 2013.

We had nothing, no furnishing, no food, nothing. My son brought a mattress where my daughter and her child slept, while he slept on the floor. The neighbours helped a lot, bringing milk and cookies to our door. We stayed there for eight years. Then we moved to a building in Kypseli. We were much better there, on the second floor. In 2009 we moved again in the same area. But in 2020, [during the pandemic] the owner asked me to leave; he wanted to rent the apartment as an Airbnb. My husband was sick, and I asked the landlord to give us some extra time. A few months later, we moved [within the same area] to an apartment that was in an extremely bad condition - everything was broken inside. We are still living there.

The interview with Eleni, while also characteristic of dispersion and geographical invisibility (vis-a-vis districts of immigrants' presence), highlighted the issue of racism and marginality:

In 2005 we were living in Nea Ionia [with her parents], in a very small and inconvenient apartment. I could not invite a friend; I was truly ashamed. So, we found another apartment in the area. It was located on the sixth floor, had a nice balcony and was sunny [...]. We paid the owner six-months' rent in advance, we cleaned the whole apartment and started packing. Then, he accused us of giving him counterfeit money and told us he had found a more reliable tenant. I knew all this happened because we were foreigners.

Through the example of homeownership, it is crucial to underline how important the issue of housing policies is. Of the eight participants in our study, six of them managed to buy an apartment. Two of our interviewees used a successful policy that was most often implemented in the beginning of 2000s by the Greek Social Housing Agency (OEK - abolished in 2012), which provided stable banking rates for people buying an apartment. Immigrants with documents proving they declared tax and paid insurance contributions, were also eligible. Anna's household, from Berat, managed to buy an apartment in Pankrati:

We bought our apartment in 2006. It was my personal goal to have my own home. Since we got married, even in Albania, we did not have our own home; I wanted to buy property [...]. We took out a loan from OEK (Workers' Housing Organisation) with a banking rate of 0.25%. In 15 years, we returned the money and, since I was paying [the loan instalments] regularly, I also got a refund. The loan was in my husband's name, since he was the one having 'declared' work.

Vasiliki, from Fier, says:

In 2005 we bought an apartment in Agios Eleftherios district. The cash we had saved wasn't enough. So, we took out a loan. We paid €70,000 in cash and the rest was given to us by the bank. Since we decided with my husband that we were not going back [to Albania], we decided to buy. We both worked very hard. In 2010-2012, the interest rate increased, and we really had difficulty paying the loan back. It took us until 2022 to repay all the money.

It is, thus, obvious that policies to reinforce immigrants' housing integration are crucial for facilitating access to homeownership, recognized as a core integration indicator at the EU level, since the acquisition of property is seen as a sign of upward social mobility and long-term settlement (European Commission 2016). At the same time, it is crucial to underline that

access to homeownership is also beneficial for the host society, since immigrants' investment revitalises the existing building stock in central, and usually degraded, urban districts (Balampanidis, Polyzou 2016).

4. Conclusion and policy recommendations

In conclusion, the analysis of the available data confirmed that Albanian immigrants follow housing practices similar to those of the Greeks, while they share some common grounds with other immigrant groups. Their spatial distribution reveals great dispersion around Athens, leading to "invisible" housing pathways and differentiating them from other ethnic groups. The housing stock they have access to is primarily of lower quality, but often located in middle floors offering therefore better living conditions. Albanians also seem to have better access to homeownership –in comparison to other third country nationals. Overall, the quantitative analysis demonstrates that Albanians' housing practices could be interpreted through an "in-between" scheme, compared to Greeks and foreigners from other developing countries. The qualitative findings confirm the results of the quantitative analysis, while providing evidence about the extent to which the Albanians' spatial settlement in Athens remains fragile in the face of multiple crises, while being shaped by multiple limitations. Lastly, the Policy Council Events, conducted for the ITHACA project, placed under the spotlight the increasing housing precarity for immigrants under a context of limited housing policies, such as in the Greek context.

The Athenian case study presents important similarities with other south EU cities and significant differences with those found in central and northern EU, where a public housing sector is established, and social policies are more widespread (Maloutas et al. 2020). Therefore, the recommendations produced by this policy paper seek to facilitate immigrants' access to the housing market by targeting the markets' main actors (i.e., the EU, national and local authorities, immigrants' communities, international and local NGOs, homeowners, and the banking sector). We consider these recommendations, listed below, as relevant either on the Greek context or to similar ones.

1. PROMOTE MULTILEVEL GOVERNANCE IN THE FIELD OF MIGRANTS HOUSING

While the EU does not have direct competencies in the field of immigrants' social integration, it has developed several tools and offers funding opportunities for the long term-inclusion of immigrants. In the case of Greece, following the example of successful policies implemented during the refugee crisis of 2015 (i.e., ESTIA program), the use of EU Funds could target longer-term social housing. Since local authorities often have better knowledge of immigrants' particular needs, regional or municipal administration can play a crucial role in implementing such housing policies. At the national level, policies should target the expansion of short-term rentals to cope with rent unaffordability, insecurity of tenancy or displacement, for immigrants and other vulnerable populations.

2. COMBAT DISCRIMINATION AND EXPLOITATION IN THE PRIVATE RENTAL MARKET

To facilitate immigrants' access to decent housing, national authorities could anticipate the creation of a housing observatory to keep updated information regarding market tendencies, vacant private and public property, rights and obligations of tenants, among others. The aim of such a structure would be to combat discrimination and exploitation in the private rental market by proposing targeted policies, such as tax incentives for landlords to rent out their vacant properties, especially in central urban areas.

3. ENHANCE THE ROLE OF IMMIGRANTS' COMMUNITIES IN THE PURSUIT OF DECENT HOUSING

Research conducted via the ITHACA project, confirmed the crucial role that immigrant communities can play during the long and insecure process of integration. Specifically, concerning the delicate issue of housing integration, this analysis demonstrates that communities –as a space of belonging, of communication and information exchange–, play a crucial role in helping to find a “home”. Communities may also be strengthened, by national and local authorities, as consultative bodies throughout the policy design and the implementation phase.

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1. Annex

Table 1: Composition of interviewed households

	Household composition during the day of the interview – present members	Principal household informant (pseudonym)	Date of birth of the principal household informant	Year of the household settlement in Greece	Place and date of interview
1	4 members: husband, wife, wife's father, and daughter	Eleni's household	1979	1997	Athens, 08.03.2023
2	5 members: husband, wife, husband's mother, two sons	Agni's household	1972	2009	Athens, 03.04.2023
3	4 members: husband, wife, two sons	Mari's household	1965	1995	Athens, 05.04.2023
4	4 members: husband, wife, daughter, son	Irini's household	1980	1998	Athens, 05.04.2023
5	3 members: husband, wife, son	Liza's household	1970	1995	Athens, 05.04.2023
6	4 members: husband, wife, daughter, son	Zoi's household	1978	1997	Athens, 10.04.2023
7	3 members: husband, wife, son	Afroditi's household	1949	1993	Athens, 10.04.2023
8	4 members: husband, wife, two daughters	Vasiliki's household	1971	1998	Athens, 03.04.2023

Table 2: List of Council Policy Events

	Title	Place of meeting	Participants	Date of meeting
1	Media representations and self-representations of migrants in COVID-19 Times. Local Policy Council Event	Online (Athens)	<ul style="list-style-type: none"> ● ACCMR ● Municipality of Athens ● IOM ● NGO Intersos ● NGO Babel ● NGO Nostos ● NGO Praxis ● Greek Council for Refugees ● Greek Forum of Migrants ● Migrant Intercultural, Mediator Integration Centers ● National Kapodistrian University of Athens (NKUA) 	18/02/22
2	Media representations and self-representations of migrants in COVID-19 Times. National Policy Council Event	Online (Athens)	<ul style="list-style-type: none"> ● ACCMR ● Migrant Intercultural, Mediator Integration Centers ● IOM ● Greek Council for Refugees ● Migrants' Integration Center (M.I.C) in the Municipality of Athens ● Greek Organization of Public Health (EODY) ● NGO NOSTOS ● NGO PRAXIS ● Médecins sans Frontières (MSF) 	11/03/2022
3	2nd Training session "How the Ngos can become active protagonists of the collection and preservation of migrants' narratives"	Athens, NKUA, Department of Economics	<ul style="list-style-type: none"> ● Centre for Asia Minor Studies ● Institute of Historical, Research of the National Hellenic Research Foundation (IHR/NHRF) ● Greek Forum of refugees ● NGO Babel ● Greek Forum of migrants ● Sams-USA ● University of West Attica 	29-30/09/2023

			<ul style="list-style-type: none"> • National Centre for Social Research 	
4	Acted, narrated, deconstructed: how research may influence European migration policies. Local Policy Council Event	Online (Athens)	<ul style="list-style-type: none"> • University of Cyprus • UNHCR • Migrants' Integration Center (M.I.C) in the Municipality of Athens • Federation of Albanian Associations in Greece 	03/03/2023
5	Acted, narrated, deconstructed: how research may influence European migration policies. National Policy Council Event	Online (Athens)	<ul style="list-style-type: none"> • Federation of Albanian Associations in Greece • Ministry of Migration & Asylum • Greek Forum of refugees • University of West Attica 	10/03/2023

Table 3: Interviews and informal meetings with representatives of Greek NGOs, Communities, Forums, academics and experts in the field of migration and refugees

	Role/function	Place of meeting	Date of meeting
1	Professor, Aleksander Moisiu University	Online (Durrës)	19/04/22
1	Professor, University of Western Attica	Online (Athens)	10/03/2023
2	Postdoctoral Researcher, Aegean University	Athens	02/06/2022
3	Member of the Albanian Community	Online (Athens)	03/03/2023
4	Member of the Greek Forum for Migrants	Online (Athens)	13/07/2022