APTICLE

Homeless Families in the Circle of Continuous Change. Housing Crisis in the Slovak Context

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Households with children, especially single-parent households and those with three or more children, are the most endangered by inadequate housing in Slovakia... (Právo na bývanie, 2019: 31). Even though both national and local social policies in Slovakia prioritize family protection, current housing policy reflects a general discourse on housing based on the principle of transitional housing, merit (Škobla, Csomor, Ondrušová, 2016) and personal responsibility, which generally results in public housing policies in Slovakia having entry conditions that are unaffordable for homeless people or those with low incomes. This text is based on the results of applied qualitative research conducted by Amnesty International Slovakia's research team in three cities in Slovakia. Our research team conducted 111 interviews1 using the methods of semi-structured and informal interviews from May 2023 until February 2024. I will examine here what options families have if they lose housing or are at risk of losing it. I am interested in how the public social system is set up in practice, and how it can respond to the problems of individual families facing housing loss. Cities are responsible for providing social rental housing, therefore, I will investigate the conditions and thresholds of public housing and social services providing temporary housing at the local level. I also observe this pervasive discourse of deservingness in public policies and narratives of social workers, city representatives, officials, clients of social services and tenants in municipal housing.

Keywords: housing, affordability, Slovakia, housing policy, homeless families

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¹ See note 15.

Introduction

Families are our anchors – the ties and relationships that keep us balanced during periods of crisis when we may become 'derailed'. The centre of the family is the home – the housing we share, which should provide us with a sense of ontological security and stability. "Ontological security is the sense that the stability of the world can be taken for granted. It is the emotional foundation that allows us to feel at ease in our environment and at home in our housing. Ontological security is a subjective state, but it depends upon a number of structural conditions ..." (Madden, Marcuse, 2016: 58). What if these structural conditions exclude us from housing? What happens when the family does not have stable and safe housing?

Families are at the centre of interest of many social policies at the state, regional and local levels in Slovakia. Cities often declare that the tools of their social policies focus on the protection of families, single-parent households and women with experiences of domestic violence. A particular discourse, reflected in the language, is also associated with these policies and the resulting practices which are applied. Institutionalized political discourse is not insulated from everyday discourse because it is a two-way street – one domain affects the other (G. Lutherová, Voľanská, 2023: 2).² This is also true in the context of housing, specifically public rental housing, where local policies, on the one hand, declare that they protect and help even the most vulnerable families. On the other hand, the established rules clearly define who deserves to live there and who does not, thereby producing vulnerable groups of the population without access to adequate housing.

In my paper, based on data collected within Amnesty International Slovakia's project³ focused on the affordability of municipal public housing in Slovakia, I will explore how public policies, particularly local housing policies, and the tools derived from them either help or fail to help homeless families in Slovakia. The aim of the research was to obtain a detailed understanding of how the structures, policies and practices of state administration and municipalities affect the availability of housing and access to the right to adequate housing in Slovakia. The research also tried to assess gaps between the state's international human rights obligations, measures adopted to address the housing needs of people experiencing homelessness and other disadvantaged groups, such as Roma, and the barriers they face in accessing the right to adequate housing.

The housing situation in Slovakia is not good and continuously deteriorating. The number of people who do not have access to adequate housing has increased over the past few years due to the COVID-19 epidemic, the subsequent economic crisis and inflation. Municipal housing with regulated rents,⁴ which are lower than commercial

² About the symbolical power of language, see Tužinská, 2018.

³ See more at https://www.amnesty.sk/pravo-na-byvanie-je-ludske-pravo/ (accessed July 10, 2024)

rental housing, has been built in all studied cities, but there is a need for more.⁵ The demand for regulated housing is much higher, and potential applicants are subject to long waiting lists in each city.

The paper is organized as follows. After the introduction, I describe the context of the housing situation in Slovakia and its public housing policies. I then establish a broad understanding of the context, and examine the particular research methodology. The following section presents the empirical findings and focuses on the unaffordability of housing for vulnerable low-income families. I describe how families living in accommodation provided by social services are experiencing their housing situation and what options the cities offer them. The final part of the paper concludes by summarizing the results.

Housing Crisis in the Slovak Context

Similar to the rest of Europe, Slovakia is experiencing a housing crisis. Housing is expensive, and the number of individuals and families living in inadequate, temporary and unstable housing is growing. This issue affects not only the socially disadvantaged and vulnerable groups but also the middle class, which is becoming increasingly indebted and burdened with mortgages. This situation is partly due to the housing policy development and conditions after 1989. The country transitioned from state-managed housing construction and housing care to a market economy, with the rise of private and decline of public ownership, and it has all evolved during a rapid societal change.6 The concept of housing as a universal social service and a means of fulfilling the population's basic needs has shifted to the concept of housing as a commodity (G. Lutherová, 2014; Pelikánová, 2009). In other words, housing is not "produced and distributed for the purposes of dwelling for all; it is produced and distributed to enrich the few" (Madden, Marcuse, 2016: 10). Living has become a subject of supply and demand, and the responsibility for ensuring housing has shifted from state and public administration to individuals (Pelikánová, 2009). Private ownership after 1989 became a component of social status, and even those who do not own an apartment or house aspire to and desire it (Lehečka, 2019).

According to the Organisation for Economic Co-operation and Development (OECD, 2021), the main obstacles and challenges to ensuring access to affordable

⁴ Only approximately 3 per cent of rental apartments are owned by the municipality (Škobla, 2018).

⁵ Banská Bystrica has 369 rental apartments available (1.03 per cent of the total housing stock in the city), Nitra has 1,029 rental apartments (2.86 per cent of the total housing stock in the city) and Žilina has 1,133 rental apartments (3.06 per cent of the total housing stock in the city). See more in: Amnesty International Slovakia, 2024.

⁶ Sonia A. Hirt speaks of privatism that represents a general cultural condition of a mass tendency towards private ownership (2012).

housing in Slovakia are primarily the structure of the housing stock, or rather the insufficient share of public rental housing, the minimal construction of public rental housing, high rental and real estate prices, the absence of policies to regulate rental and real estate prices, relatively low household incomes and significant regional disparities. At the same time, according to the report, the actual cost of housing exceeds the affordability limits of many households, making housing financially unaffordable for many. From the perspective of international comparisons, the ownership structure of Slovakia's housing stock is an interesting matter, and the proportion of ownership, rental and publicly regulated housing says a lot about the critical housing situation in Slovakia. The average rental housing in the European Union currently accounts for approximately 25 per cent of habitations. In Slovakia, the total housing stock in 2020 comprised 92.3 per cent ownership housing and only 7.7 per cent rental housing (of which 6.1 per cent was commercial and 1.6 per cent was regulated rental housing) (Eurostat, 2022). However, the ownership structure in the Slovak Republic reached the standard of Western European countries as recently as 1991. According to the census in 1991, rental housing accounted for 26.7 per cent of the housing stock, and another 22.1 per cent were cooperative apartments (Szolgayová et al., 2019: 22).

Over 90 per cent of respondents agreed in 2009 that having independent housing with a shower and bed for everyone is one of the most basic conditions of life (Gerbery, 2009, quoted by Kusá, 2023). Despite this, affordable rental housing remains a neglected topic across governments. The housing system established currently reflects the historical development of a missing functional housing policy that would address the housing crisis and the housing shortage for vulnerable population groups. Slovakia has an above-average share of overcrowded and multigenerational households compared to other European Union countries (Kubala, Peciar, 2019: 9). Even before the COVID-19 pandemic, up to 40 per cent of the population lived in overcrowded households. More than half of households are at risk of poverty (56.2 per cent) and nearly 70 per cent of young people (18 to –34 years old) in Slovakia live with their parents (Kubala, Peciar, 2019: 10). Thus, it is fairly standard in our society for even bigger families to be cramped in an overcrowded apartment with limited space. Overcrowded households do not only mean physical discomfort for families but "are also associated with risks to social and educational development, for example, a child cannot invite around friends nor can they find a quiet and suitable place to do their homework" (Quilgars, Pleace, 2023: 183).

There is a severe shortage of affordable housing in both public and private sectors. Additionally, low-income households lack enough financial support through a functional housing allowance, 7 which is currently very low and limited only to recipients of material-need benefits. This means parents on maternity/paternity leave or receiving various pensions cannot access it.

Regulated rental housing is currently so scarcely (financially and physically) affordable in Slovakia that people only consider it when they cannot help themselves

otherwise. Previous research (e.g. G. Lutherová, 2014) suggests that the principle of meritocracy is very strongly present in the housing sector in countries of the former Eastern Bloc. Homeownership has become a symbol of the new era, perceived as one of the components of social status, with great emphasis placed on the idea of individual responsibility (Sandel, 2021: 34). This notion is based on the moral assumption that it would be unjust to support someone who "isn't trying hard enough" (Samec, Kubala, 2022). The culture of meritocracy, thus, forms an invisible but solid barrier to improving housing for the poorest in Slovakia (Kusá, 2023). This assumption is based on the notion that poverty stems from personal failure, which implies that it is an issue inherent to individuals (Katz, 2013).

When setting their housing policies, many cities rely on the transitional housing system, which is also the foundation of the housing policy outlined in the national document of the *Housing Policy until 2030*. The main principle of transitional housing is to "motivate the clients and teach them the skills needed to move from the lowest to the highest level of housing ... The responsibility for the housing situation is fully transferred to the client" (Škobla et al., 2016: 7–8). The policy framework for public rental housing sets thresholds and boundaries for many vulnerable groups, thereby normalizing a situation where some deserve to live in such housing while others do not. Normalization is the endpoint and outcome of a process in which a specific configuration of inequality appears as 'normal' or even 'natural', so that the very notion of (un)deservingness is sedimented into "common sense" (Streinzer, Tošić, 2022).

Public policies

Until recently, Slovakia did not have any national policy for ending homelessness. Slovakia adopted the first *National Concept for Preventing and Ending Homelessness* 2023–2030 in April 2023.8 The National Concept, which aims to support homeless people in regaining and maintaining housing and preventing people at risk from losing their homes, represents a new approach to tackling homelessness in the Slovak context. During 2023, the Ministry of Labour and Social Affairs of the Slovak Republic and key partners from the non-profit sector, municipal authorities and other institutions also developed an *Action Plan for the National Concept for* 2024–2026.9

⁷ The housing allowance is € 95.20 per month for a household with one member, € 161.60 per month for a household with two members, and € 205.10 per month for a household with three members. For more details, see: https://www.employment.gov.sk/sk/rodina-socialna-pomoc/hmotna-nu-dza/davky-hmotnej-nudzi/davka-hmotnej-nudzi/osobitny-prijemca.html (accessed June 10, 2024).

⁸ See more at https://www.employment.gov.sk/files/sk/rodina-socialna-pomoc/socialne-sluzby/pre-vencia-ukoncovanie-bezdomovstva/national-concept-preventing-ending-homelessness.pdf (accessed June 10, 2024).

⁹ See more at https://www.employment.gov.sk/files/sk/rodina-socialna-pomoc/socialne-sluzby/prevencia-ukoncovanie-bezdomovstva/action-plan-2024-2026-national-concept-preventing-ending-homelessness-2030.pdf (accessed September 15, 2024).

The best practices and public policies are based on the data. Unfortunately, we do not have an annual national homelessness survey in Slovakia, and miss any data about the phenomenon of homelessness. We are getting the first picture of homelessness from the Population and Housing Census 2021 data. According to the latter, up to 15.5 per cent of 71,076 "secondary homeless individuals" are children and adolescents. The results also indicate that 19.2 per cent of these homeless individuals are people on maternity or parental leave (*Population and Housing Census* ...). 11

The state plays a crucial role in creating framework documents which define the basic rules and principles of housing policy. However, decentralization occurred after 1989, and responsibility for implementing housing policy in their areas was transferred to local governments. This is not only linked to the management of the existing housing stock but also the responsibility for future housing policy within the territory of a given city or municipality (Szolgayová et al., 2019: 26). The primary responsibility for securing one's housing is transferred to the citizen.

Municipal housing is legally defined as social rental housing. 12 However, the law does not specify the conditions for the process of allocating social housing; this falls under the competence of municipalities, "which may or may not take the criterion of individuals' vulnerability into account" (Škobla, 2018: 16). Municipalities establish conditions for access to housing, which limit who can apply for it. These include, for example, several years of continuous permanent residence in the town (3 to 5 years), no debts owed to the town and a stable income, the minimum of which is usually derived from a multiple of the subsistence minimum. These requirements contribute to the production of social vulnerability (Pozzi, Cachado, Micaelo, 2019: 1). On the one hand, these conditions define the residents of towns who are 'eligible', and, on the other hand, they exclude certain groups from housing, such as low-income households, homeless people and foreigners (migrants and refugees). In this way, different actors actively construct representations of deservingness through which various political, practical and social objectives are achieved and performed (Tarkiainen, 2023), and I will illustrate it in the narratives from the research.

One of the primary conditions set by municipalities for applying for a municipal rental apartment is demonstrating the certain financial income of the applicant. The

¹⁰ Residents who use different types of temporary accommodation and often move between accommodations, such as a shelter, halfway house, facility emergency housing or staying in unconventional housing (holiday home, emergency non-residential property, mobile home). Data on people living without shelter (e.g. on the street) were not subject to the census.

¹¹ See more in Vančo (2023).

¹² The concept of social housing is defined in "Act No. 443/2010 Coll., on subsidies for housing development and social housing". Section 22 of this Act defines eligible individuals as those whose monthly income does not exceed three times the subsistence minimum. Under certain circumstances, it must not exceed four times the subsistence minimum for a household with a severely disabled member, a single-parent household with dependent children, or a household where a member provides defined socially beneficial services" (Škobla, 2018: 17).

rules derived from local binding regulations determine the lower income limit for each category of apartments. According to government officials, setting the rule requiring proof of household income is to prevent non-payment. In principle, such a setting can be understood if we consider the long-term sustainability of the rental housing system. However, municipal housing policy should be targeted and consider the most vulnerable groups of residents whose need for affordable housing is high. This rule creates a barrier for them, making housing unattainable. This threshold is difficult to reach, for example, for single-parent households, as well as people with long-term health issues, disabilities or those who are homeless for a longer time. Ivana, an expert from the non-governmental organization (NGO) sector, critically commented on the system of unaffordable public housing: "They (the city – author's note) essentially want a perfect citizen."

One of the basic rules when applying for rental housing is the requirement to prove one's permanent residency in the municipality. Considering that the cities under review are regional capitals, many social services and organizations providing these services are concentrated there, serving the entire larger region. Therefore, the assumption of several years of permanent residency in the town is unattainable for many clients of the social services. An example could be women who have fled to the city from another town due to a violent relationship; however, the requirement for several years of permanent residency essentially excludes them from the possibility of applying for more affordable urban housing. At the same time, permanent residency is problematic for foreigners or students settling in the city.

Another fundamental condition for applying for municipal rental housing is that the individual and the persons living with them in the apartment have settled their obligations to the city. This can be problematic, for example, for women or men who have separated from their partners, and debts accumulated in the past continue to burden them as they were part of one household. Common examples include debts for unpaid municipal garbage collection. Even though many people have undergone personal bankruptcy,¹³ and their debts should be cleared, the cities still register them and insist on payment as a condition for applying for an apartment.

Other barriers to accessing public rental housing are the initial costs that a household must bear. A family or individual must pay the first rent and a deposit – a security for the apartment, which can be three to six times the monthly rent. Additionally, rental apartments are unfurnished, bare units (they have a basic set-up with a kitchenette and a bathroom). Low-income households can only meet these conditions if they have savings. Therefore, housing in the commercial market is also unaffordable due to price and other barriers for many people who, for various reasons, do not meet the requirements for public rental housing. Renting is, for

¹³ Personal bankruptcy is a colloquial term for the statutory process by which an individual entrepreneur or non-business person can become debt-free. See more at https://www.centrumpravnejpomoci.sk/files/Bro%C5%BE%C3%BAra_Osobn%C3%BD%20bankrot.pdf (accessed June 10, 2024).

example, a challenge for large and single-parent families due to their low income and inability to pay commercial rent.

Research

I was a member of the research team of Amnesty International Slovakia¹⁴ in the years 2023 to 2024. It studied the affordability of housing and the right to housing in three selected regional cities in Slovakia: Banská Bystrica, Nitra and Žilina. The aim of the research was to obtain a detailed understanding of how the structures, policies and practices of state administration and municipalities affect the availability of housing and the access to the right to adequate housing of the households in Slovakia. Our research team conducted 111 interviews from May 2023 until February 2024.¹⁵ We used semi-structured and informal interviews. We considered the plurality of actors involved with public rental housing in various contexts in the research. We reached out to people from local government – the political representatives of the municipality (4), officers who participate in the creation and implementation of local housing policies (8), representatives of organizations providing social services whether established by the state, regional government, city, NGOs or charities (31), and, last but not least, the residents themselves living in municipal rental apartments (25)¹⁶ or social service facilities (45).¹⁷ We also interviewed four experts on affordable rental housing and ending homelessness in Slovakia, who gave us a broader perspective.

We used different strategies to approach the people living in public municipal housing and social services: online calls on social networks, the snowball method (recommendations) and direct reaching out to people residing in social services or public rental housing.

Simultaneously, we focused on the content analysis of documents that framed local housing policies and the systems for allocating rental apartments (generally binding regulations, rental housing programmes) and strategic documents of individual cities (e.g. community plans for social services, economic and social development programmes).

¹⁴ Amnesty International Slovakia, 2024. In addition to the author of the text, the research team consisted of Natália Šmídová, Tatiana Hičárová, Petra Tamášová and Ivana Balgová. See more at https://www.amnesty.sk/pravo-na-byvanie-je-ludske-pravo/ (accessed June 10, 2024).

¹⁵ During the research's implementation, we adhered to its ethics. Respondents provided informed consent and recorded interviews; their transcripts or notes from the interviews and subsequent analyses were anonymized. The individuals we spoke with were briefed in advance on the topic and purpose of the interview, the manner of using the information acquired and the objective of the research report itself. When quoting statements from interviews, I indicate the respondent's occupational position or housing situation and use a pseudonym.

¹⁶ Twelve of them were people living in municipal rental housing in the segregated neighbourhoods.

¹⁷ In this category, twenty-four of the research participants were women and twenty-one were men.

I focus in this text on the part of the data concerning housing affordability for families. I conducted a thematic analysis and looked closely at the codes¹⁸ related to the experience of single-parent households with municipal housing and temporary accommodation in the social services. In our research, we spoke with many families who, along with their children, found themselves 'stuck' in temporary housing – shelters or crisis accommodations – and whose experiences illustrate the settings and barriers resulting from housing policies in Slovakia. It is essential to distinguish the stories of vulnerable people – in this case, families – through which we uncover structural inequalities and the configuration of public policies that reflect on their lives. When we look at the most vulnerable people in our society, their experience serves as a "litmus test" of how the social system is set up and operates in practice (Samzelius, 2020: 21).

This research required reflexive, methodological and ethical considerations due to the vulnerability of the research participants. Many of them were living in uncertain and unstable housing conditions and experienced traumatic events. At the same time, the research project was designed as applied research with the goal of influencing and initiating a discussion about more affordable housing.

Homelessness of Families

When we talk about homeless families, ¹⁹ it is not just about roofless families living rough; "hidden" homelessness is also common among families. This is when they live in temporary or inadequate housing (shelters, hostels) or stay with acquaintances, friends or family. If a family loses housing, ²⁰ they usually remain with acquaintances or utilize social services with accommodation (shelters), mostly built for single-parent households with children. Social service accommodations for both parents and their kids are available only on some cities (e.g. Bratislava, Banská Bystrica). There are significant barriers to accessing settled, affordable and adequate housing for homeless families (Baptista, Benjaminsen, Busch-Geertsema, Pleace, 2017: 10). Family homelessness disproportionately affects lone women with dependent children, who are characterized by socio-economic exclusion before experiencing homelessness (Quilgars, Pleace, 2023: 183) and whose homelessness connected strongly with domestic, gender-based violence (Baptista et al., 2017: 11). It seems that family homelessness is

¹⁸ I used the NVivo software to code the interviews.

¹⁹ For a more detailed definition of homeless people, see *European Typology of Homelessness and Housing Exclusion – ETHOS* – that has been developed by FEANTSA (European Federation of National Organisations Working with the Homeless). Online: https://www.feantsa.org/download/en168226-51433655843804.pdf (accessed 5 June 2024).

²⁰ In Slovakia, there is no established system for preventing housing loss or of rapid rehousing. The goals of rapid rehousing are to help people obtain housing quickly, increase self-sufficiency and stay housed. See more at National Alliance to End Homelessness, https://endhomelessness.org/ending-homelessness/solutions/rapid-re-housing/ (accessed June 10, 2024).

also more closely linked to poverty, and homeless families do not exhibit high rates of complex support needs, such as addiction and severe mental illness, which are commonly observed in single adults facing recurring and prolonged homelessness (Baptista et al., 2017: 11). "Homeless families have not been found to contain disproportionate numbers of people with addiction or severe mental illness; instead, causation appears to be most strongly linked to three factors: poverty, relationship breakdown as the major trigger event and, within that relationship breakdown, a high proportion of cases involving domestic abuse" (Baptista et al., 2017).

Families in need can find temporary accommodation in facilities that provide social crisis intervention services, such as night shelters and emergency housing facilities that should serve people only temporarily – for recovery. These social services are run mainly by NGOs and charitable organizations, even though public authorities are the primary stakeholders responsible for homelessness provision. In this situation, the public authorities (municipalities or regional authorities) often contract non-profit organizations to implement these services (World Habitat, 2023).

The group of clients using these social services is very diverse. It includes single parents and whole families, young people leaving foster homes, elderly people, and various individuals who are in a social crisis and have trouble with sufficient income. Families and children do not stay in night shelters; there are specific shelters for parents with children, for mothers with children, or emergency housing for families that have experienced violence. These temporary accommodations are often the last possible way for families to find housing; otherwise, they risk having their children taken away by state social services. According to several social workers, this is what happens many times in practice, even though material hardship should not be a reason for removing a child from the family. Denisa, a social worker, also confirms her experience when the children are frequently separated from the parents because of the loss of housing and missing other options provided by the welfare state: "Once a family loses their housing, the only way for the children to stay with them is to offer them this facility [shelter for single parents – author's note]. That means getting the mother and her children to safety. However, we often face capacity issues, meaning this option is not available, and the children are taken away regardless." The insufficient resolution of housing issues for families with children as a reason for removing children from families was a recurring topic in the narratives of people working in social services. Oliver, the head of the municipal social crises services department, explained:

People end up losing their housing in such a way that they have a small three-room apartment, both parents lose their jobs, OK, fine, they move to a smaller place because the welfare benefits are not even enough to maintain housing, not to live a decent life. Furthermore, as the children grow up, they need school ... they do not have a safety net, so they move to smaller and smaller apartments. Eventually, the whole family end up in a shelter, ... later on, the children go to a foster home, now called the Centre for Children and Families.

The lack of affordable public housing forces families to seek rentals on the commercial housing market with very high rents. Due to their limited budgets, they often 'get stuck in the wheel' and move from one place to another – whether staying with relatives, acquaintances or in hostels. This situation is especially unbearable and very stressful for lone parents with children.

Many of the latter, primarily women, living in a shelter or other temporary accommodation, have complicated family relationships and find it difficult to secure stable employment since they have nowhere to place their children. Living in a shelter is different from living in a separate apartment. A shelter is organized into rooms – each family has one room and shares a common bathroom,²¹ kitchen, living room or communal area, and laundry facilities. Social workers are in the shelter during the day, and security personnel take shifts at night. A camera system is in place in the common areas, so, the shelter space is under whole-day control. The social workers strive to help their clients find stable housing and jobs and resolve other issues and situations. The shelter organizes weekly community meetings where residents share their experiences from the past week, discuss rules compliance, and discuss their rights and responsibilities.

According to several women residing in shelters and social workers, this type of housing – shared temporary accommodation in a shelter and the resulting constant changes, shared spaces, the necessity to adapt to others, and ever-present control of the staff – is very frustrating for both women and children. This subsequently affects their sense of safety, stability, belonging and 'home'. We met Nina, the mother of two small kids, in one of the shelters for single-parent households. In the interview, she expressed her frustration with the unpredictable and unstable situation resulting from the unaffordability of housing. She submitted many applications for municipal social housing but has been waiting in the queue for a long time. Because of her low income, she and her two children moved between different social services.

At the same time, the majority of women and families in the shelters are traumatized; they have been in an uncertain situation for a long time, and that also affects their communication, interactions, and ability to build relationships and trust.

The social workers often talked about the women's lack of effort to move out of the precarious circle of social services and their repeated returns to their abusive partners of family. The social workers often saw the reason as the insufficient effort of women to improve their situation and break out of the cycle of poverty. These doubts and stereotypes about clients in social services also stem from a lack of comprehensive understanding of the situation of women or men who find themselves homeless. In Slovakia, the mainstream understanding and perception of supporting people in crisis relies on the frameworks of charity and social services (Spade, 2020). "Contemporary charity comes with eligibility requirements such as sobriety, piety, curfews,

²¹ There are rooms with private bathrooms in some newer shelters.

participation in job training or parenting courses, cooperation with the police, a lawful immigration status, or identifying the paternity of children. In charity programs, social workers, health care providers, teachers, clergy, lawyers, and government workers determine which poor people deserve help" (Spade, 2020). Understanding the culture of homelessness and what socially excluded and stigmatized people have been experiencing is crucial for building a trusting relationship without moralizing and judging. Education about and understanding of homelessness as a phenomenon are essential in this regard (Granfelt, Turunen, 2021: 226).

Due to the lack of accessible, long-term and affordable housing options to which women could move, many of them return to the shelter repeatedly and find themselves in constant danger of displacement. In most cases, they come from impoverished conditions and have only minimal income (e.g. maternity or parental benefits, low wages from irregular work).

There was a recurring issue of understaffing in social services to a greater or lesser extent in each organization, institution and social service. This subsequently affected the ability of the social workers to dedicate time and work to people individually, delving deeper beyond necessary tasks and duties. Employees often needed more time for further education and professional development, which included the trauma-informed approach, the opportunity to use various new participatory methods when working with clients, and the chance to focus specifically on children and their needs. At the same time, as a research team, we perceived it as a problem that the distinction between the controlling and supportive roles of social workers was blurred. This blending of roles also made it more difficult for social workers to build trust and establish genuine or supportive relationships with clients.

Cyclicity in Social Services

According to local regulations, temporary shelter accommodation is intended to help families stabilize for a limited period (usually 2 to 3 years). After that, a person must leave the accommodation for a certain period (3 to 6 months), and then can reapply for it. This condition does not arise from the state law but from local regulations. The purpose of such a rule is to motivate people not to stay in shelters for a long time and encourage them to find other housing options. However, it is challenging given the current lack of affordable housing and the absence of a systemic effort to create it. Even if people stabilize during their stay in the shelter and find employment, they have nowhere to move within the housing market because they cannot afford the private rental flat (due to their low income). The queues at the municipal rental market are too long, and its regulations are too strict. The municipal housing system, thus, does not provide them with the opportunity for longer-term stabilization. Ivana, the expert in affordable housing, commented that simply improving shelters or other social services is not enough:

The shelters seem nicer, better, and technically more advantageous, but it is still an institution with a reception desk and a social worker who oversees ... So, in my opinion, this is fundamental; I feel like we are not entirely aware of what we are doing. We operate services, which is why we call it managing homeless people, but what does it do for that person? Moreover, we do not know that person's path in the system; we do not know what it means for them or what the outcome is ...

However, authorities and accountable institutions perceive the provision of residential social services (e.g. night shelters, shelters, hostels) within transitional systems as a substitute for ensuring dignified housing for people in need (Amnesty International Slovakia, 2024).

Frequent changes in housing and going through various crisis accommodations or shelters affect many families, sometimes for extended periods or years. The social worker Martina confirms that it negatively impacts children, their educational process and the social networks they form. We could observe in the interviews that some single mothers return to the shelters repeatedly. This was the case with Alice, mother of two daughters, who has already returned to a shelter for single parents six times. In our interview, Alice described how she grew up in poverty and later in a foster home. Since leaving it, she has been living in various temporary and precarious accommodations with her children. She has never experienced stable housing in her life: "My situation is such that I have been going from facility to facility since I was little; I have never had this kind of housing before, like a home, or living normally in a family apartment, never. ... The day before yesterday, my younger daughter asked me: 'When will we finally have our own place? I want to have my own room ..."

Homelessness and housing insecurity in childhood can be transmitted to a child: "In essence, exposure to homelessness as a child has found to be a potential accelerant to processes that will make it more likely that a child will become a socioeconomically marginalised adult" (Quilgars, Pleace, 2023: 183). Júlia, the social worker, has worked in the shelter for single parents for several years. She told us that the second generation of her former clients is emerging. We suppose that it is a negative impact of the missing housing options and, therefore, frequent changes in accommodation that has a negative effect on children, who experience changes in school facilities, healthcare, social circles and neighbourhoods; they are torn from relationships and bonds they established during their time in the facility (Quilgars, Pleace, 2023: 185). At the same time, the family is removed from the social support of their natural family environment.

The current system of social support for homeless people, based on the principle of transitional housing, leads to long-term stays of people in services, even though "crisis intervention social services are intended for crises and are not a tool for ending homelessness" (*Právo na bývanie*, 2019: 52). The current system, therefore, does not end homelessness but maintains a certain status quo – it offers limited survival options but not dignified living. Here, we come to the root, or philosophy, of the merit-based system, which expects people to 'bounce back' on their own, demonstrate

their will and make an effort to change their lives. The transitional housing system does not consider that many homeless people or those in housing crises, specifically people with complex problems, have been living in undignified conditions for a long time and lack social and economic capital. One of the shelter for individuals' residents with whom we spoke was Klára. She was a single mother, and faced different issues during her life. She ended up homeless, and, as a consequence, her children were taken to foster care. She described the circle of uncertain housing options she was constantly in: "I did not even care about it anymore; I was renting and running from one rental to another until I ended up on the street with my children." Nowadays, she is no longer in touch with her kids and has already been living alone in the shelter for several years.

One of the biggest arguments of the political representatives for transitional housing is the motivational factor. However, the extent to which transitional housing can be motivational is questionable. For people traumatized by the experience of living rough on the streets or in precarious conditions, the vision of obtaining housing after several years, only if they meet the specified conditions, is psychologically unrealistic. Merit should not serve as a political argument for pro-social solutions. Merit should also not be confused with criteria for entry into aid programmes (Ondrušová, Fico, Škobla, 2019: 14–15).

Many homeless people grew up in dysfunctional families, without a family background, in generational poverty, or have psychiatric diagnoses, which generally creates a challenging foundation for inclusion within the broader society. In addition to these factors, the overall situation is also affected by discrimination and racism, which are present throughout society – from authorities and institutions to stereotypes held by the residents themselves. Roma people in Slovakia face challenging situations, encountering prejudice and discrimination when looking for housing. This was confirmed by all our respondents from social services and the residents of the cities themselves. When seeking rental housing on the commercial market, if landlords found out that they were dealing with Roma people, they withdrew the offer or did not proceed further with them. It was also the case for Teresa, a resident of a shelter for single parents, a Roma woman who has been struggling to find stable housing for a long time:

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

At the same time, we observed passive racism and the resulting prejudices and generalizations in conversations with respondents from both social services and local government. This has led to the concentration of Roma people in some districts of the

city and the inability to access dignified housing of good standards for them. During interviews with Amnesty International, municipal officers and social workers in all three cities made racist and prejudicial comments about Roma people. Such conduct is evidence of the institutional racism that Roma people in Slovakia regularly face.²²

The shortage of adequate housing and the municipal conditions for it often lead people to lose interest in finding a way out of their situation, to demotivation and resignation, and in many aspects, becomes a barrier to satisfying other needs of lower and higher orders (*Právo na bývanie*, 2019: 64).

The fact that people in Slovakia live in social services for long periods, according to Ivana, an expert who has worked with homeless families for a long time, also affects their ability to move into individual housing and break out of the cycle of institutional accommodation:

They naturally form bonds there and also adapt to life in the institution. Personally, I think it harms them afterwards because it is very challenging for them when they transition to independent living. Probably for individuals, it is more complicated, as are the loneliness and the disconnection from the community. Families might have it differently in some aspects, but children and parents experience it ...

According to social workers, this type of communal living, constant changes, living under the shadow of displacement for a very long time, and moving from one accommodation to another are very frustrating for families. As Ivana puts it:

If separate apartments cannot be arranged, at least the shelter should not be one common building – but separate houses and cells. Because of this communal living, too many conflicts arise – for example, in the kitchen, if one leaves a dirty table, does not clean something, or makes noise … they constantly have to adapt to other people, which is very difficult for them.

Public rental housing could provide stable and long-term housing opportunities for vulnerable residents. However, as our research shows, given the high prices of the commercial market and many prejudices (towards families or Roma people in general), these families cannot rely on or obtain their housing in private rentals.

Conclusion

Housing is crucial for a sense of security and stability. "Making a home for ourselves is an essential and universal activity" (Madden, Marcuse, 2016: 58). Home is a particularly meaningful place and is crucial for many spheres of life.

²² See more in Amnesty International Slovakia, 2024.

Through this paper, I aimed to highlight that vulnerable residents in our society, particularly lone parents with children, face barriers to accessing adequate housing due to their circumstances (low income, weak social ties) and structural barriers. Consequently, they often find themselves in homelessness and lack suitable living spaces. The ability to obtain adequate housing is directly proportional to the economic means of households, and many groups in society cannot secure housing through their efforts alone (Szolgayová et al., 2019: 26). Since the scarce social rental housing stock is not adequate for the existing demand, people at risk of poverty and homelessness have no choice but to use emergency residential social services. At the same time, the municipalities set specific conditions for the social housing applicants. These requirements contribute to the production of social vulnerability by, on the one hand, defining the residents of cities who are 'eligible' to live in rental apartments and, on the other hand, excluding other groups of residents from housing, such as low-income households, homeless people or foreigners, who do not gain access to municipal housing and remain in a precarious situation for the long term.

One of the few options offered to them by the cities in which they reside is housing-related social services: shelters or other supportive housing. This entails temporary institutional living with social workers present and controlled stays, where families may obtain accommodation in a room while sharing other facilities, such as bathrooms, kitchens or common areas, with other families. Families can stay in these shelters only temporarily before finding alternative housing. This situation puts families in a cycle of constant housing changes, creating a chronically precarious situation for parents and children.

Municipal rental housing is often perceived as temporary, unstable and stigmatizing in the public discourse in Slovakia. There is an assumption that the goal of every individual should be to own their housing, strive to acquire it through their efforts and 'deserve it'. We asked people in our research interviews what stable housing means or how they imagine it. The responses reflected this general discourse of home ownership as security. Most people answered that stable housing is precisely one's own flat or house, which guarantees them the right and control over their dwelling. However, we can also look at housing differently, take a metaphorical step back, and return essentially to its primary function: to view housing as a place that provides a safe shelter for households, not as a commodity, and, therefore, not something we must earn - housing as a right. The right to housing comes from the opposite assumption: the underlying premises of human rights are based on claims of universalism and, thus, the ultimate claim of equality ... The concept of human rights is based on the claim that all humans are entitled to fundamental rights, regardless of any further assessment of deservingness (Streinzer, Tošić, 2022). A necessary step towards perceiving housing as a right is to abandon the current system of assistance and support for people experiencing homelessness or a housing crisis based on merit or a transitional housing system, which keeps people in services, and to move towards more accessible housing and more intensive social work in the field.

Public housing could meet all these conditions, but the current system needs to consider them, especially for the most vulnerable households with minimal income. Due to the dysfunctional housing allowance, low-income families often lack the finances to afford rent and cover other expenses associated with daily life (e.g. food, clothing, leisure activities). A solution could be to allocate a certain percentage of apartments in various locations for low-income or other vulnerable residents and connect them with the provision of social services (social work) – for example, based on the Housing First approach. In the latter, housing is not a reward that a person experiencing homelessness receives when their life gets back on track when they 'deserve' it. On the contrary, housing is the first supportive measure – the starting line, and only then, in the safety of a home, can a person more easily focus on addressing other issues.

Lucia, one of the research participants who lived in municipal rental housing, described to us that after her divorce, being left with a child without a stable income and housing, she moved through several commercial rental apartments. She finally felt 'at home' again in the new apartment: "Let me tell you, after all those ups and downs, the first night here, there was nothing here, just an air mattress I had, and I was thrilled that it was something fragrant, clean, and it is mine, not mine, it is ... but it is my home." Rental housing can also be perceived by people as a home, as a stable place that 'belongs' to the family.

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