Trapped in a hovel? Roma Housing Discrimination and Deprivation in European Cities.

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R-HOME. Roma: Housing, Opportunities, Mobilisation and Empowerment.

WP2 Report

Co-funded by the European Union's Rights, Equality and Citizenship Programme (2014-2020)

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FOREWORD

This is the final report of the Working Package 2 of the project *R-Home. Roma: Housing, Opportunities, Mobilisation and Empowerment. Fighting against Roma discrimination, with a focus on housing, and supporting Roma social inclusion*. Funded by the European Union's Rights, Equality and Citizenship Programme (2014-2020). Topic: REC-RDIS-DISC-AG-2018 - Call for proposals to support national or transnational projects on non-discrimination and Roma integration. Grant Agreement number: 849199

The broad priority of R-HOME project is to contribute in fighting against Roma discrimination with a twofold objective:

1. Reducing discrimination affecting Roma people, with a particular focus on housing, by a better understanding of the issues and by providing Roma with tools and knowledge to defend their own right
2. Supporting Roma inclusion into society through empowerment, the promotion and support of their active participation and capacity building and development of Roma and pro-Roma civil society

Housing, one of the fundamental rights as stated by international law, has been identified as key issue of the project as living in inadequate housing conditions in marginalized areas leads to severe problems in other aspects of life, such as education, employment and health. Overall, poor housing conditions has a negative impact on their integration in society.

In order to have an impact on such a broad goal, project activities are aimed at improving the knowledge on Roma people housing conditions and housing policies concerning Roma in partner countries, through a theoretical point of view, but also listening to Roma people experiences and opinions.

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The report synthetises the main results of a comparative research realized by a consortium of 8 partners:

- FONDAZIONE CARITAS AMBROSIANA, Italy
- ASOCIATIA CARITAS - ASISTENTA SOCIALA FILIALA ORGANIZATIEI CARITAS ALBA IULIA, Romania
- AUTONOMIA ALAPITVANY, Hungary
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- UNIVERSITÀ DEGLI STUDI DI MILANO-BICOCCA, Italy

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EXECUTIVE SUMMARY

This research report presents the main findings of a **qualitative survey** on the problems of access to **adequate housing** for people who identify themselves as Roma.

The survey is based on **128 qualitative in-depth interviews** and **10 focus groups**. 101 in-depth interviews were conducted with Roma living in difficult, deprived and segregated contexts. 27 interviews were carried out with policy makers, administrators, and activists, both locally and at regional and national levels. We studied in France the metropolitan area of **Paris**, in Italy the metropolitan area of **Milan**, in Spain the metropolitan area of **Barcelona**, in Hungary the cities of **Gyöngyös** and **Miskolc**, in Romania two municipalities in the historical region of Transylvania, in **Singeorgiu de Mures** (Mures County) and in **Sfântu Gheorghe** (Covasna County), in the Orko neighbourhood.

This research report is **not** aimed at comparing and analysing the urban and territorial specificities of the different cases. It analyses them together in order to highlight the main issues facing Roma in very precarious housing situations. Interviews and focus group dialogues with experts and policymakers who discussed the importance of producing a renewed supply of social housing and of improving existing residential units, as well as the urban quality of more marginal neighbourhoods, were also analysed.

This is is structured in three main sections, one related to **housing conditions**, the second one on **housing discrimination**, and the third one on policies and **policies instruments**. The conclusions highlight several design and implementation principles that emerge from the research.

Among the others, one of the major points that emerges is the importance of the **incentive function of multi-level policy** (local, regional and national) to contrast antigypsyism while producing a quality supply of housing and urban services. **Changing racist attitudes** towards Roma is seen as an essential lever of a housing policy. The fight against antigypsyism emerges as a forward-looking, policy-oriented objective.

A second point that emerges strongly is the importance of local knowledge, of **listening to the people concerned**, of dialogue and social consultation with them in order to recognise the problems of social marginality but also the social capital of disadvantaged neighbourhoods, and to enable public authorities to **build on this social capital** to improve the economic condition of these neighbourhoods

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through participatory and consultative processes, without going through community representatives with little legitimacy and low recognition, but directly through citizens.

The research highlighted an important aspect related to the political dynamics of the implementation of housing policy, notably related to communication and information biases, with a strong convergence on the importance of **clearer and more transparent allocation and assignment rules** that are known and recognised. It is also in this context that activists, stakeholders, social workers and policy-makers have insisted on the lack of systematic evaluation of housing policies, in terms of quality housing provision as well as in terms of access and support to community services: in order to prospect and formulate public policies, **a system of indicators may consult civil society** on the public policies it promotes to take into account the specific needs of the community it serves and the challenges of its local context.

It is within this framework that research shows **strong evidence of ethnic and racial discrimination against Roma**, and the importance of equity measures and identifying not only practical and political solutions to specific issues at different levels of governance, but also recognising Roma as competent and qualified actors for their implementation. And again, the importance of evaluation procedures of housing assignments and housing improvement instruments for equity purposes, to take into account local specificities, territorial disparity and inequity in spatial distribution of resources, in order not to 'forget' the most deprived and to have **adequate levers of contrast to discrimination**, and to be able to clearly communicate the results.

While the political will and attitude - including the intellectual posture - of public authorities and policymakers towards Roma clearly emerge as central factors, the research highlights other dimensions beyond the mere political will to average and complete housing policies. In particular, the importance of **training and skills of implementation staff and social workers** emerges as an issue of great importance, requiring specific attention.

The **European anti-discrimination legal framework** also helps to mobilise political resources for the continuation of a housing policy adequate to the challenges, through the commitment of the different actors involved, both public and private, and not being subject to the uncertainties of political alternations and rotations of mandates.

In addition, much emphasis emerges on the need not to privilege a single public policy instrument, but to have available a **large variety of housing inclusion**

instruments, so as to avoid mass interventions on an ethnic-categorical basis, but to be able to personalise intervention on the basis of people's needs and capacities in the context of their family attachments and commitments.

Equally, a strong emphasis on **social support in dealing with banks, and more generally with financial tensions and difficulties**, emerges as a central field. Although most of the experiences analysed are on the whole quite negative, often episodic, aleatory and sometimes punitive in nature, what emerges is a serious reflection by the actors we met on how people could be better supported.

Finally, a common point that emerges both in the analysis of the housing policy instruments, strong indications emerge to **pay more attention to the most disadvantaged.** On the contrary, many interventions seem to privilege only the best-equipped and most competent people, albeit in housing hardship, i.e. those who seem to succeed best in terms of housing integration and financial autonomy. The people most in difficulty are penalised, because they are considered less reliable and more at risk with respect to the objectives of full contributory autonomy. In the face of this situation, the report shows the importance that the people we interviewed attribute to the design and concrete implementation of supporting and **more inclusive measures, explicitly addressed to the people most in difficulty**.

The Alliance against antigypsyism highlights: *"The term antigypsyism – in citing the majority's projections of an imagined out-group of 'gypsies' which simultaneously constructs an imagined in-group – is analytically more accurate and makes clear that other groups – Sinti, Travellers, Manouches, Egyptians – are equally affected".*

Antigypsyism. A Reference Paper, www.antigypsyism.eu, 2016, p. 6.

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5 COUNTRIES

7 CITIES

10 FOCUS GROUPS

128 INTERVIEWS

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HOUSING CONDITIONS: This section shows the main housing conditions, pointing at the extremely poorly built environment, squatting, as well as the trajectories of people having had access to private property, or to social housing units. It also discusses problems related to temporary shelters and ethnic-based accommodations.

HOUSING DISCRIMINATION: This section analyses the relations with the formal bank system, problems of residential segregation, the spatial inequalities of Roma living in places with poor utilities, suffering of territorial stigmatisation and discrimination

PROJECTS, PROGRAMS AND POLICIES: Finally, the last part outlines the implemented housing policy-instruments, their outcomes, the capacities for planning, investments, and social work.

In order to conclude the report, we highlight **7 design and implementation principles** for an improvement policy towards the people mostly affected by housing deprivation and discrimination.

Interviews gave us insight into not only factual information, but also more **personal perceptions and evaluations** on housing policy, segregation, neighbourhood resources and problems, crime and security issues before and during the COVID crisis.

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This study could not have been completed without the dialogue and inspiration provided by the work and writings of **Filip Markovic**.

All the teams of the partner organisations of the R-Home program were fully committed in doing interviews, collecting documents and materials, organising focus group: we thank them warmly for commitment and rigour.

In addition, we thank the people we have interviewed and discussed with, for the endless hours they have offered to us, without any rewards. **We really hope this report could help them in their struggle to improve housing conditions and contrast discrimination**.

We would also like to especially thank **all the professionals, citizens, activists, policymakers and academics who took the time to answer our questions even during the most difficult waves of the COVID-19 pandemic**. This report could not have been written without them, their words giving meaning to the analysis of the Roma housing deprivation and discrimination impacted by the COVID-19 crisis.

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INTRODUCTION AND METHODOLOGY

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Roma Housing Deprivation and Discrimination

"The size and arrangements of a people's homes are no unfair index of their condition"

W.E.B. Du Bois (1903 [2007], p. 95)

It has been almost 120 years since American scholar W.E.B Du Bois called for a careful study of people's homes and not only of people's education, health and wealth. Applied social sciences and applied emancipatory research have explored social relations and institutions in depth, however, they have given much less attention to housing as a commodity and as a right (Pattillo 2013). Looking at the housing conditions of African Americans in the USA, Du Bois explored all kinds of forces structuring life opportunities. He argued that the quality of homes and housing depends on a mix of physical, spatial, social, political, economic, and symbolic factors, and nothing reveals the racial stratification of a society as well as housing conditions.

In all European countries, Roma are the most hated and stigmatised ethnic group, racialised and considered as 'others' by local and national societies (Sam Nariman *et al.*, 2020). In the past four decades, an increased level of housing commodification combined with the residualization of public housing might have put poor people in situations of greater difficulties. However, in a time of growing inequality, we look at the increasing unaffordability of housing as an insufficient way of diagnosing today's problems and devising policy solutions. Not only do poor people find themselves struggling to afford the costs of daily life in European countries, but ethnic and racial minorities are cumulatively disadvantaged and subject to discrimination (Krysan and Crowder 2017).

The case of Roma is particularly striking. As a general convention, we use the general term "Roma" to refer to a number of different groups (Roma, Sinti, Kale, Romanichels, Boyash, Ashkali, Egyptians, Yenish, Travellers, Dom, Lom, Gypsies, etc.) identified as such by the Council of Europe, by representatives of the aforementioned Roma groups in Europe and various international organisations (OSCE-ODIHR, European Commission, UNHCR and others). In 2010, the European Commission identified different types of contexts defining

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the living circumstances of Roma(COM/2010/0133), later revised in the document « European Commission - What works for Roma inclusion in the EU - policies and model approaches» (2012). Our study takes into consideration four out of five of the most frequent Roma living circumstances:

• Roma communities living in urban and suburban neighbourhoods or districts characterised by ethnic concentration, (extreme) poverty and deprivation;

• Roma communities living in segregated rural settlements, characterised by isolation from small cities and villages and extreme deprivation;

• Roma migrants and Roma EU Nationals moving within the EU, usually originating in Eastern and Central European countries, motivated by economic considerations and generally aiming for a sedentary lifestyle;

• Roma communities living in integrated urban and suburban neighbourhoods.

Therefore, we do not take into account Roma travellers, whose needs are articulated around the mobile habitat/housing and rooted in traditions (and/or seasonal occupations, and who are also a minority of European Roma population).

Methodology

In this report, we discuss the results of qualitative research based on 128 interviews and 10 focus groups to explore Roma housing deprivation and discrimination in 5 European contexts: Barcelona (Spain), Gyöngyös/Miskolc (Hungary), Milan (Italy), Paris (France), Targu Mures (Romania). American sociologist John N Robinson (2021), following Du Bois' (1935) conceptualization of the racial "wage", has insisted on how racism shapes markets in ways that make them relatively affordable for some non-elites, but not others. In this report, we explore some *qualitative mechanisms* inspired by Du Bois' approach, exploring the working hypothesis of a deeper stratification process "whereby public policies and practices sort people into structurally different kinds of markets" (Robinson, 2021, p. 322) and thus a strong ethnic division separates those with built-in privileges, including housing affordability, and those without them— and the Roma fall largely into the latter category.

Although this report will discuss how public policies and practices sort Roma into substandard housing, this paper is not a policy analysis, and it has not explored the complexity of housing policy in the five contexts, and neither intends to explore the whole complexity of the vulnerability of Roma living in the European Union. It accounts for the results of qualitative research aiming at exploring the feeling and perception of discrimination among Roma, and the consequent problems that housing deprivation and

discrimination creates in Roma's life opportunities. We do not have the ambition to discuss the whole picture. Housing discrimination happens within public policy, as well as in the regulation of real estate and mortgage markets, resulting in pushing Roma into different "tiers" of the welfare state and relegating them to marginal markets, which are largely devoid of institutional support (with some exceptions). We can see the impact of such housing discrimination, as many Roma are currently living in unevenly-developed neighbourhoods and places, which exposes them to low levels of opportunity and high levels of disadvantage.

Therefore, we are look at housing discrimination and deprivation from the point of view of the people we have interviewed. We do not present the single case studies but have chosen to compare the main features that emerged from the perspective of the Roma we interviewed. We have complemented our findings based on these perspectives with opinions and representations from some policy makers, civil servants, pro-Roma rights activists, and social workers. Once again, their narratives are not mobilised to reach an objective knowledge of the housing policy process and its effects in terms of inclusion and opportunities for Roma. We want to contribute to the existing literature and current debates on Roma housing discrimination with an effort of comparative qualitative research: the limited scope of our contribution helps gain more detailed understandings of behaviour, attitudes, feelings and experiences related to housing across 5 different countries.

We chose to conduct qualitative interviews, as a specific strength of such interviews, lies "in their capacity to reveal spontaneous frameworks of meaning". However, in order to have comparable results, we mobilised a fairly structured and semi-standardised qualitative method (Quilgars et al. 2009). Data treatment did not privilege a divergent approach but country similarities (Kemeny & Lowe, 1998). This approach is justified by the partial transnationalism of some of the Roma, but also by previous results in the literature, showing and emphasizing how accounts of homeownership are quite similar across the countries, even if a similar study has never been done with specific ethnic minorities, and views on this tenure have not been compared to views on renting as we have done (Jones et al. 2007). Having the topic of discrimination in housing markets and services helped us again to analyse differences and commonalities in meanings attributed to the housing experience. Compared to qualitative comparative studies aiming at an 'understanding' of how households make housing decisions, the discrimination entry point allows to explore more emotional connections, issue of relation with the local environment and sense of belonging, the tensions between identity, community and security, and narratives that are less "strategic" or based on calculation and the dynamic of expectations (Ford and Quilgars 2001). Our framework allowed us to grasp the meaning of certain discriminatory behaviour of private and public actors towards Roma, and their importance for Roma households in different countries. Also, an approach by Countries similarities tends to be easier to read and more appreciated by activists, social workers and civil servants, to whom this report is addressed.

Contents

The report is organised as follows. In the first section we explore the main results related to the housing conditions of the Roma individuals and families we have interviewed. Some main topics that are addressed in this section are the extremely poorly built environment and material housing conditions; the relevance of squatting in housing careers; the importance attributed to homeownership; the role of social housing; the specific configurations of temporary shelters; the extreme ethnic relegation of "Roma camps".

The second section is devoted to the perception of discrimination in the housing sector. We discuss if and why some experiences are framed as effects of a discriminatory behaviour, while in other experiences the perception of discrimination is less salient. Four main subsections discuss the relation to the bank sector, the problems related to extreme ethnic and social residential segregation; the lack of utilities and basic infrastractures; and the problems of contention and stigmatisation at the neighbourhood level.

The third section explores some of the projects, programs and policy instruments trying to reduce housing discrimination. This section is not a complete, comparative policy analysis but rather a way of emphasizing some of the points raised by Roma themselves and by some policy makers and social workers. The scope of this third section is to analyse possible implications of inclusionary policy in terms of outcomes, taking into account the perverse effects the actors discussed with us. A subsection is dedicated to the explicit housing policy instruments targeting Roma living in slums and shantytowns, discussing problems of segmented integration. We also add a specific point related to policy instruments of urban planning, and we discuss some programs of conflict management to support neighbourhood cohesion, although they are few in numbers, and not very effective. The section is completed by a discussion of the main points of strength and weakness of social work towards Roma in vulnerable housing conditions, and the relative frustration it can produce.

The conclusion develops discuss some lessons learned. We select among the main elements stressed in focus groups and interviews some principles related to policy design and implementation. The qualitative design of the survey does not allow to do a systematic comparative analysis of the housing conditions of marginalized Roma communities in the five regions. Taking seriously what Roma told us, and the dialogue we had with other stakeholders, we list seven key principles that emerges from each of the contexts and valorise Roma's aspirations to live in habitable homes.

The annex includes more information on the research method and survey rules.

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HOUSING CONDITIONS

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Housing has been shown to influence the health, educational and overall wellbeing outcomes to a large extent (Gehrt et al., 2019). It can be seen as a barometer for gauging the state of the society as a whole, 'affecting individual's well-being through a range of economic, social and psychological channels' (Balestra et al., 2013). In this section we give voice to the housing careers, housing experiences and possible housing breaking points of the one hundred Roma we have interviewed.

In fact, housing condition is not just related to the built environment. Let us start with the case of B., a 35-year-old woman living in Gyöngyös, a middle-sized town 75 km from Budapest. The city profits from the general development of the Budapest metropolitan region, it is well connected with the capital, thus the unemployment rate has been low for years. B. lives in a Roma neighbourhood, Duranda, although it is not considered the worst one. Duranda is situated at the outskirts of the city, with approximately 800 inhabitants. B. lives with her husband and three children in a house she inherited from her mother. However, ownership of the house is unclear as it is not registered in the Land Registry. The house used to consist of two houses, but the adjoining one has collapsed, and the one now in use is in very bad condition: one of the main walls is falling out, the chimney is also dangerous and unstable.

Inside the home, there is one large living space, but no separate space for the children. The house doesn't have running water inside, and there is no bathroom. Yet, it is not these living conditions that explain why B. and her family wish to move: what they desire is to leave a neighbourhood that lacks security. As B. explains, "*I don't want my kids to grow up here among drug abusers. They will be the same, there is nothing to do here.*" Violent crimes in the streets occur regularly, and two individuals accused of dealing drugs were arrested during a police raid the week after the interview.

B.'s partner has been employed by the local diaper factory for ten months now. He makes a relatively high (HUF 250,000 / EUR 690) gross salary, but several previous debts impact the family's monthly revenue. One such debt is a telecom bill, which came together when a Roma 'acquaintance' convinced them to buy a three hundred thousand forints (900 euros) phone from the telecom company paying in parts (practically speaking, on credit). The 'businessmen' gave twenty thousand forints (55 euros) for the phone, but today the family still owes 520 thousand forints (1 440 euros) to the telecom company. B.'s family is formally in debt, and with this status, they are unable to receive a state subsidy for housing or a loan, let alone be approved for a mortgage. B. and her husband have visited the municipality offices several times, but they have never received any offer for an affordable rental apartment. They believe that the way out of their current situation would be the purchase of a comfortable house built in the eighties in the neighbouring village. Several of their neighbours have already moved out of Duranda, including some of their relatives, and most of them found new accommodation in this neighbouring small town. Their presence is one of the attractive reasons - they do not want to move to a completely foreign environment - and through them, they are looking for a house to buy. Besides the above-mentioned debt, they have no own resources, and their current property is virtually unmarketable.

The Hungarian State has provided a rather generous state-subsidized program for loans and allowances for housing since 2018, targeting the middle class and low-income families. However, poor households cannot access this measure, called 'CSOK' ('Home Building Allowance for Families'). In fact, B. and her family had already asked for help from the CSOK administration to receive aid in filling the form: in her family they are all functional illiterates, and the administrative files are complex, and requirements are difficult to comprehend. In their daily administrative tasks, they do not receive any help from associations or by public offices. Their poor conflict-management skills contribute to their difficulties in obtaining help: administrative obstacles, the unfriendly atmosphere of the offices (with them, as Roma) and their illiteracy cause them to lose their patience during the encounters with the administration, losing any attention or support from civil servants. Therefore, B.'s expectations for her future are related to spatial mobility and an exit strategy: leaving the neighbourhood, finding a safer place to live, following friends and relatives towards a new life. Nevertheless, for B. and her family, this seems impossible unless they manage to enter the housing market and purchase a new house. As B.'s current house faces unclear property rights and extensive damage, it has almost no market value at all. In this situation, purchasing a new home seems an impossible goal. She is stuck.

Being stuck in these living conditions is the result of many different combined mechanisms and processes. The case of B. cannot be generalized, but it is quite interesting because it allows us to see how the housing condition is related to many different urban socio-spatial factors, including ethnic and social residential segregation, lack of infrastructure and utilities (sewage), decaying built environment, high crime rates, lack of security, illiteracy, anti-poverty policy targeting the middle and lower classes, but not the underclass of the very poor, exclusion from the bank system, ethnic discrimination in the offices, low-quality services and school provision, lack of mediation and conflict management, lack of financial education or support, no clear property rights, inefficient social work.

Moving beyond the case of B. and her family, the qualitative interviews we have realized allow us to explore these mechanisms, and to point out some of the main features of the housing conditions of the most vulnerable Roma. Obviously, the conditions are very different, family by family, context by context, and country by country. But some common attributes can be highlighted, while some of the individual cases can provide a lesson for other contexts and countries.

The extremely poorly built environment

First of all, many of the people we have interviewed live in extremely poor housing conditions. For example, in Romania, a 70-year-old woman living in Târgu Mureș resides

with her husband in one little room without water nor gas in the house. They don't have a kitchen or a bathroom. They do their washing in a bowl, bringing water from an external public pump. In that little room, they depend on burning wood for cooking and heating. In Cotuș (Romania) as well, an individual we interviewed has no bath or kitchen in their house. M., 47 years old, lives with her husband and the three children in a Roma settlement in Őrkö, in a one-room apartment without water. Their electricity is provided by the neighbour. In Sângeorgiu de Mureș, we talked with a 60 years-old woman who was currently living with her younger sister and her sister's little son. They all live in one room together, without a kitchen or bathroom, using wood for cooking and for heating. Although they have electricity in their house, they lack running water or gas. When this woman was young, she used to live in a flat with 4 rooms and 2 bathrooms and a kitchen. However, her parents were forced to sell the flat because they couldn't pay the bills. After selling the house they bought this one-room home, where their children currently live.

In the Paris metropolitan region, most of the people we interviewed lived, or have lived in shacks, tents, containers, or caravans, as is the case in Milan. Temporary and emergency shelters offer single rooms, as in the case of "social hotels" in the Paris suburbs, or in the temporary centres in Milan. Thus, the experience of living in a highly overcrowded single room space, usually without having its own kitchen, or to having to share a kitchen at is very common. Almost all our interviewees are familiar with this experience. In many cases, especially in Paris and Milan, interviewees have lived many times in their car with their children, in the periods after evictions, until they could find a new shantytown or a warehouse to settle in, or at least a space to set up a tent or a temporary shack.

Near Târgu Mureș, in Sângeorgiu de Mureș, a 30-year-old woman we interviewed bought her one-room house with her husband with the subsidy she received after giving birth to her first child. In her childhood, she had everything in her parents' house: a room, a kitchen, a bathroom. In her current situation, she has three children and is obliged to live with them in a tiny little space. When she or her husband need to wash themselves, they ask their children to go play outside, in the street. They don't have water in their house, so they need to bring water from the public pump, boil the water and then wash from a bowl. The family cannot extend their single-room house, because there is no space nearby.

Not having a bathroom or running water has massive consequences on health and wellbeing, which provided an extremely vulnerable basis at the outbreak of the COVID-19 pandemic. In Sângeorgiu de Mureș the interviewed family's poor living conditions did affect the health of their children. Before building an indoor bathroom, they had an outdoor toilet which was shared with the neighbours. Due to the poor hygienic conditions of this shared toilet, their daughter got several infections. In many shantytowns in France and Italy, there are no chemical toilets, or any minimal utility provided by the state or local authorities. The situation is the same in squatted warehouses in France, Italy and Spain. In some Romanian and Hungarian small towns, and in villages, many houses have no sewage, or a good deal of households share the same bathroom. A common use of the bathroom among a multitude of families raises continuous fights and micro-conflicts.

Squatting

A one-room house is not the only type of accommodation we have encountered. Another frequent configuration we met is squatting. Squatting could be a very important intermediary step for moving from an extremely precarious situation to a more stable one. In Barcelona, in the La Mina neighbourhood, we spoke with a 30-year-old Roma man, married, with 2 children, living in a social housing apartment (approximately 70 m2 with 3 bedrooms, a bathroom, a kitchen, a dining room, and a balcony). He got the flat through a public draw, and he pays only 150 euros per month. In his housing career, after living in his parents' house, he went through several homes, including a situation of renting with a private landlord, but without a formal contract. He sometimes "occupied" a house: not all the municipal social housing units were assigned, many were left vacant, and were then occupied by families. Squatting for him was not a cheap solution and not a fair one: he paid a rent of 600 euros for this occupied flat to a group involved in running the squatting of the building. He found that squatting was expensive, and a difficult decision, but it did allow him and his family to leave a neighbourhood with a high crime rate where he felt it was not safe to raise his children. The family was squatting in the safer and quieter Bon Pastor neighbourhood. Once in that neighbourhood, he was able to focus on his job, an important step in later obtaining the social housing flat in La Mina where we met him.

We also found a similar situation in the case of a Roma woman of 30 years old, married, with 2 children. She was born in Portugal, but she lives in the La Mina neighbourhood in Barcelona. She lives in a social housing flat. Before arriving there, she had a long housing career. She rented an apartment in the Besós neighbourhood, but she left because there were too many addicts and drug dealers. Her husband had to work, and she was scared to stay alone in her flat. So, they ended up renting an apartment in La Mina in the private market, but then the owner kicked them out. As a consequence, they ended up occupying an apartment in the Bon Pastor neighbourhood where they stayed for 3 years. For this apartment, they tried to make an agreement with the owner and pay rent, or to buy it, but they were unsuccessful in negotiating. While they were squatting the flat, they were informed of a public draw for affordable flats in La Mina. They were successful with this draw, and were offered a flat, in which they currently live. It took one year after the draw to sign the contract, and the contracts are renewed annually if the payments are up to date. In addition, each year they have the option to buy the flat.

On the contrary, in Milan squatting seems less effective as a solution for moving towards better housing. Let us consider the story of D., who was born in a municipal "camp" in Milan, where she lived until she got married and went to occupy a social housing flat owned by the municipality where she raised her children. She lived there for about 15 years,

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alternating with a period of a few months in which she was forced to live in a camper van, as she had been evicted from the squatted apartment. Following the latest eviction, D. was welcomed in an emergency shelter where she has been living for a couple of years with her younger son, while one of her sons passed away and the other one is in jail. For D. the transition from the apartment to the emergency shelter was tiring, as it required a lot of effort to adapt to the strict rules of the shelter. Rather than being left to live in the streets, D. considers the centre a step forward due to the fact that the centre still guarantees minimum living conditions, such as heating, electricity and hot water. However, her hope would be to raise her child in an apartment like the one she had to leave: "*You can't compare the house to a shipping container. But it is better here than in the middle of the road where I was*".

Squatting has been an intermediary step in the housing career of many of the people we met, but it is a costly choice when it comes to asking for support from social services. A young man, 24 years old, married and without children, lives in Barcelona in the La Mina neighbourhood in an "occupied" flat. He told us that he pays a heavy price: all local welfare agencies' doors are closed for him and his family. Social services do not support squatters. He would love to pay the rent for social housing: he does not want to occupy, but the Municipality doesn't want to negotiate, and he cannot afford to pay private renting costs. His plan is to get a 5-year contract for social housing with the option to buy the flat after it. He would like to own a flat, so he can feel "settled".

Beyond squatting, another sort of irregular housing is informal renting. Informal renting is present in all the towns we have studied. In most cases it is a direct consequence of irregular contracts in the job market. Having an income coming from an undeclared job usually pushes towards irregular renting. In France, in particular, where irregular jobs in the construction sector are widespread and having a rent contract is submitted to a lot of formal control, a large market for irregular renting has developed. It is a black market where you just need to pay the rent, and no documents are demanded. But it is expensive, even very expensive, for a metropolis like Paris where the cost of the rent is already very high. This is the case for M., a 36 years-old man, married with 4 children (17, 12, 8 and 5 years old). He works looking in waste sites for objects that can be resold to junk dealers and antique dealers. Sometimes he also works also in home-delivery of postal packages, for an Amazon subcontractor. His wife also has undeclared work as an early-morning cleaner in shops and restaurants; his eldest son has irregular jobs in local markets selling vegetables and fruits. M. lives in a flat he rents from a French man of Tunisian origin, who owns several flats. His house is outside Paris, in the first circle of the city just outside the ring road, in the small town of Pantin. The rent for the flat he lives in takes practically all the money he earns from selling objects, and according to him it represents about 30% more than the market price.

Access to private property

In all the cities, home ownership is a dream and an objective for almost every person we spoke with. In the interviews, almost everyone revealed their wish to one day be able to buy a house for themselves. We never found any trace of criticism of the capitalist model based on the accumulation of resources and the private ownership of their own home. In many cases, people dream of accessing private property, without having a real strategy about how this will be possible. At other times they know that it is practically impossible for them to buy a home. In some cases, however, this move towards ownership was possible.

It is the case for a young man, 28 years old, married with three young children. They live in a flat in Manresa, a small town about 80km from Barcelona. They bought the flat 2 months ago, so they have a mortgage. They bought a large flat in a recent building (built ten year ago): 150 m2, divided into two floors, with 3 bedrooms, 2 bathrooms, 1 living room, 1 kitchen and 2 "terraces" (big balconies).

One of the main problems we discovered through the interviews was the issue of property rights of houses bought in the past or inherited from the parents. In many cases contracts are not finalised, the cadastre is not fully recorded, and property rights are confused or uncertain. In Miskolc (Hungary), for example, our interviewees insisted on the problem of unclear ownership for many private houses. In the case of families living in Roma settlements, it is very common to live on a property without having the title to it. This may be because they have arbitrarily occupied a house, their municipal lease has expired and has not been renewed, or just because of using a property on a favored basis - under verbal agreements. There are also some situations in which ownership is unclear after several generations of inheritance: the tenant might be a partial owner, and have some rights, though those full rights, to live there. Even if no one is claiming ownership of the house, unauthorized use and irregular ownership have many disadvantages: these houses cannot be insured, they cannot be registered as permanent residents, they cannot be officially sold, cannot be inherited or cannot be as collateral in mortgage requests for another property.

Through interviews, private ownership of a house is revealed to be an explicit existential goal. The most important projects for the future seem related to this objective. Owning a home could be dreamed or planned, it might be a reachable goal or a source of disappointment. But it is a strong normative reference point on the basis of which people understand, appreciate and communicate about their current situation, and short and long-term plans. They present their current *residential* situation, and their residential plan, based on their aspirations. Furthermore, such aspirations structure their main life objectives, in

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terms of expected income, progeny, birth control, education, sociability networks: the same idea of what is housing improvement seems to be framed by issues of ownership even more than by just issue related to the material condition of the house, or by the social quality of the surrounding environment. It is not uncommon, for example, for Roma migrants to give up better daily housing conditions in order to save up money to invest in a real estate project in their country of origin and acquire full ownership of a property.

Another example, which may seem distant at first glance, but in people's narratives is not, relates to women's emancipation. When women talk about looking for work, learning a new language, getting professional training, they do not do so by framing their discourse in terms of personal autonomy, as in typically liberal narratives. They do not only express their aspirations for work in terms of obtaining income to meet consumption needs, or to better provide for their families. They do not often refer to the framework of pursuing a vocation or seeking satisfaction related to the dignity of work. They rather refer to issues of possible savings aimed at acquiring a property that can be passed on to their children. Another example is the always important phenomenon of conviviality among women. Common moments among women are not only framed as moments of sociability, pleasure, reciprocity and mutual help. The women we interviewed talk about real 'effective' occasions to share information, especially concerning access to housing, first of all, savings related to household management, and the paths and opportunities to access some form of property ownership.

A further example, perhaps more polemical and confrontational on the part of our interviewees, relates to the way in which they told us in several cities that they were horrified by the racist stereotype that Roma people would treat badly, neglect and destroy the houses they rent out. They say that in their experience, especially in Romania and Hungary, but also in France with reference to the installations in temporary integration villages, socially rented houses are built with poor equipment and low quality (damp walls and leaking roofs, mold, and so on). They told us that there should be no general assumption that Roma will choose to neglect a rented house badly. On the contrary, many individuals would wish to be able to buy their rented accommodation. This is a very harmful stereotype, tied into a built narrative of migrants unable to live in "normal" conditions, and choosing to stay in substandard housing because of their inability to integrate. In France, in the 1960s and 1970s, a similar stereotype was built around other migrant communities transitioning from informal housing to social housing: there was a similar narrative justifying social services overseeing their installation in social housing, since these migrant families from Southern Europe or North Africa were seen as unable to fully respect the flats and at risk for damaging them.

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Social housing

When we meet him, G. has been living in a social housing flat assigned by the municipality of Milan for a year. She is 30 years old, married with 3 children, working as a maid. In her housing career, she has had many different experiences: the shantytown, the temporary reception centre for Roma migrants and finally the centre for "housing autonomy", where she filled the form to request a social housing flat. After leaving her parents' house with her husband at the age of 16, it took her 12 years to enter a social housing flat.

Social housing is at the core of many strategies of the Roma we have interviewed. It is understood as an opportunity to stabilize one's life, and gain stability and opportunities for the children, as well as escaping from the threat of moneylenders and crime. For Roma migrants in western Europe, in many cases it is a beacon that gives direction to the underlying strategies of the whole household. For those Roma moving from expensive but low-quality housing on the private market, social housing often represents an improvement of housing conditions, since there is more control over the sanitary and safety regulations in public housing buildings. It is interesting to contrast this with studies in countries of Eastern Europe, where social housing is not always an improvement in terms of housing conditions, since the units offered to the poorest and the Roma are often the lowest quality. However, overall, in both cases, social housing appears to be a pathway to homeownership by increasing the savings capacity of households. Social housing is relatively cheap, stable and a secure solution compared to irregular private rentals or informal housing.

It is not easy to be selected to enter a social housing flat. In France, Italy and Spain, Roma always told us two hallmarks of the process of obtaining a social housing flat: the process is discretionary, and the rules are not clear; having children at school, and a stable job is paramount. Men and women look at language classes and vocational training as important resources to gain easier access to stable jobs with a regular contract, thus making it easier to apply for a social housing unit.

In all the interviews with Roma living in social housing units, we saw that they have always accepted the first housing offer they received: in one case, in Paris, a family that refused a proposal was included on what they believe to be a "blacklist" of sorts, marking a "negative" in their housing file. They did not receive any other proposal for the next 4 or 5 years. In most of the cases, low-quality units have been offered in low-demand neighbourhoods (McAvay 2018).

In France, we met P., 28 years old, Romanian, married to E., two children (9 and 3 years old). She is working hard to improve her French. She explains that she will start a training course in a few months, in order to work on her language skills. She is hoping to be more successful at finding a job with some added fluency in French. For her, this will be the key

to make the housing services trust her and help her find a more suitable and affordable home. She is currently living in a small single room self-built house: after the destruction of the shantytown she was living in, her family was selected to be part of a group authorized to build a new shantytown on municipal land, in a temporary agreement while they waited for social housing or affordable housing from charities. This was meant to be temporary, but P. has been living in this small self-built home for the last 9 years. What is interesting in her case, is that her husband already has a work contract and a good wage, but she wants a bigger apartment, because she wants her old parents to live with them. Rather than asking for a flat for a family of four, she has submitted a request for a family of 6, two couples, and two children, because there is no question for her to "leave her parents behind". She thinks that with her job and a better proficiency in the French language she will have better chances of obtaining a larger flat.

Temporary shelters

In Milan, Paris, and to a lesser extent in Barcelona, local authorities have organised temporary shelters for individuals suffering extreme housing deprivation. Beds in these shelters are offered after eviction, or in case of fire or destruction of a shantytown. In some cases, it is possible to have access also for extreme weather conditions, or after the birth of a child. These shelters have different schemes, either proposing temporary housing for women only (and their children), or for the whole household. There are a few shelters aimed specifically at individual men, but we found little evidence of Roma men having been in such accommodation. Temporary housing through emergency services can be organized through a few nights in a hotel (especially in the Paris case), or shelter in some temporary housing facilities, like "integration villages" in France. In Milan, there are shelters specifically dedicated to emergency housing for Roma. All these sheltering options have substandard living conditions. Sometimes emergency housing centres for migrants may offer available rooms as well to certain Roma families or individuals. Emergency shelters are designed to be temporary solutions, in order to keep people from living in the streets or in dangerous locations. They are organized with on-site staff in order to provide social support, especially geared at employment and facilitating access to stable housing. However, the presence and availability of said staff is greatly varied from place to place.

Our interviewees show mixed feelings about these welfare provisions. They see the shelters as a positive solution for quickly fixing homelessness. But interviewees also tend to highlight the very difficult living conditions. Multiple examples come up in criticism of the shelters: overcrowded spaces, lack of intimacy, frequent tensions among residents, a ban on receiving guests, distant location, excessive control, in many cases the absence of dedicated kitchens for each household or even of common shared kitchens, poor opportunities for vocational training.

The problems of insecurity and peer pressure are present in the public temporary housing shelter as well. In 2013 B.Z., a 33-year-old man with 4 children, entered a Social Emergency

Centre in Milan with his family, and then moved to the Temporary Reception Centre in via Sacile and later in the Centre for housing autonomy in via Novara. He struggled with the forced coexistence with other families in these centres, which caused conflicts between the inhabitants and problems for the education of his children who did not have a private space to do their homework and imitated behavioural models that he considered wrong. For this reason, in 2017 he decided to leave the Centre and squat a house. He told us that now he is feeling better and better. He stressed that it is another way of life: here they do not fight with neighbours because everyone has their own space, the children have their place to study and they are clean when they leave for school; he also feels that from the moment he left the Centre, he gained more control over his children's education.

E., 28 years old, married, two children (3 and 8 years old) lived in shantytowns in Ivry (France), as well as in squats. She was a temporary resident in the Ivry CHUM, the emergency housing centre for migrants. For three years, she shared a single room with her husband and children. She is very critical of the living conditions. Since she is tasked with the responsibility of cooking, it was very difficult to organize her family's meals without a kitchen or even a fridge. Furthermore, she felt unjustly treated by the managing association: she felt under watch and was treated with suspicion. She didn't feel encouraged or supported by the social workers, or that she could share her complaints with them. During the covid-19 lockdown in spring of 2020, the situation became even more difficult, as residents were only allowed to leave the CHUM building once per day and were asked to remain in their rooms. But the three years in these very difficult conditions had a positive outcome, because at the end of 2020, E. and her family were offered a social housing flat in Ivry, through the municipal social services (working with the managing association of the CHUM). She is now thrilled to have her own home, more space, and her own kitchen.

The living conditions of households living in hotel rooms rented out by social services is even more extreme, and more discretionary. Sometimes households need to change hotels every 2 or 3 days, sometimes every two weeks, in certain cases they may remain for longer periods. A. P. is a 40-year-old woman, separated, with 5 children, born in Moldova. She has been in France since 2002 and living in social housing since 2019. Before receiving her current flat, she lived between squats and social hotels. She remembers one in Paris, in the 20th arrondissement, with cockroaches, no warm water, and far away from the children's school. But once the room in this hotel had been offered to her, it would have been impossible to say no: there are no alternatives, even if you explain that your children are enrolled in another school district. Hotels are requested by social services in the whole metropolitan region, and any time she had to change hotels, she could end up over an hour away by public transport. It was very difficult for her children to stay in the same kindergarten/school. When they left a room offered by the Malta Order, trying to find a housing solution closer to their social network, a note was in the family's file, making it harder to come back into the circuit of emergency hotels. She did eventually reintegrate the circuit of social hotels after having lived in a shantytown in the 19th arrondissement. This living situation, and the impending eviction of her informal home, put A.P. back in contact with social association. After the destruction of the *bidonville*, the family was housed in a

new social hotel, and from then lived through multiple moves from one department to another in the large Paris metropolitan region (93, 77, 95). Over the next years, she moved multiple times, living in many different social hotels, as well as with friends. Sometimes, they only had a few days in a hotel, other times, a few months. The family couldn't do anything but accept the rules: it is risky to complain, since some families struggle to even reach the emergency housing services, waiting on their phones in the hopes of a warm bed. Once you are part of that system, it is costly to leave it. A.P. gave birth to two children during this period. Although emergency housing services are meant to be temporary, and to connect residents for social services in order to help with administrative and social issues, A.P was never put in contact with any social workers.

"Roma Camps"

Furthermore, some individuals and families we met live in special ethnically based public shelters explicitly targeting the Roma, in Milan and Paris. In this case we are dealing with extreme forms of micro-segregation, not at the neighbourhood scale but a lower scale: in some cases, these shelters are quite closed off from public view, with guards and barriers making them impermeable (Maestri and Vitale 2017), producing effects similar to those of a standard ghetto characterized by advanced marginality (Aguilera and Vitale 2015).

In Italy, these "Roma camps" have been extensively described as total institutions, with limited exchanges between the inside and the outside. In Milan, B., a 55 years-old woman, has been living for 20 years with her husband and daughter in a so-called "Roma camp", an area authorized by the Municipality where only Roma families and individuals live. She lives in a mobile home that they have just purchased thanks to her husband's disability pension, to replace the shabby container they had owned for many years. Her two adult children live in two separate, adjacent caravans. She would like to rent a house but does not have enough money. A few years ago, she tried to apply for social housing, but was never contacted by the public offices. She expresses her intention to apply again, but she has little confidence in obtaining accommodation. She feels stuck, and considers the support received from the administration in social and housing matters to be scarce. In the interview, she shares that she believes to have suffered from forms of racism in the past from one of the social workers of the municipality, who refused to help her and her family. She considers the benefits offered to support her family and her disabled husband inadequate. She has received some help from the private sector, but only sporadically. She feels isolated, alone, without relations or opportunities for dialogue.

Interviews conducted in Milan by social workers provide a representation of the "Roma camps" that is quite common: it is very difficult to move from there to social housing units. Previous research showed that in these settlements' preferences adapt quickly to the situation, and territorial stigma is very high, affecting durably the real opportunities to access affordable housing (Manzoni 2016). Mrs G. is 42 years old, she has 6 children, and has lived in an area authorized by the Municipality since 1986. She currently lives in a container that is slightly separated from the other housing units. In the area, there are several of her relatives: her mother, father, uncles and cousins. G. is unemployed, while her husband has a precarious job. In 1998 she applied for a social housing flat, but to date she has never received any offer. Being an Italian citizen, she receives the basic income. She has never felt supported, even by private non-profit organizations. In 2001, after the birth of her second child, she decided to illegally occupy a social housing apartment in Viale Molise, and she lived there for 8 years. In 2009 she was evicted and forced to return to the "Roma camp" with her family. Squatting was not a trampoline for her, as she could have hoped it to be. According to G., several people of the camp have applied for a social housing unit, but no one has obtained it. The only exception has been a family with a person with a disability, and they were able to obtain recognition of their needs based on this other category of social housing beneficiaries.

The problem is emphasized when Roma living in the camps also work in the same setting, drastically reducing the distance between working and domestic life, as in the total institutions Goffman has written extensively about (Associazione 21 luglio 2020; Goffman 1961). This is the case of a man born in Milan in 1992 and currently living in an authorized camp in the municipality of Milan, in a caravan. His parents live in a brick house in the same camp, but he decided, at the age of 15, to live separately from the family unit. T. has always lived in Milan and was based in the Quarto Oggiaro neighbourhood with his family, until the age of 6. Quarto Oggiaro is a particularly poor area of the city, where the level of residential segregation is the highest, as well as the crime rates (Torri and Vitale 2008). In 2000 he moved with his family to an authorized camp. Although he knows the social housing opportunities in the city, he has never applied, and he insists on the fact that no one has ever made any proposal to him. He has always lived in the same caravan and has never explored other, different, possibilities. He believes that life inside the Roma camp is tiring, because it is a closed, often conflictual world: "*a monotonous everyday life without stimuli that causes tensions in the relationships between the inhabitants*".

HOUSING DISCRIMINATIONS

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In this second section, we aim to understand Roma's experiences of discrimination, and feelings about local institutions and real estate agents. Our research design cannot prove the existence of objective direct or indirect housing discriminations. But qualitative interviews are a fruitful method to understand Roma's perception of discrimination and reaction facing perceived unjust treatment.

According to its most simple definition, racial discrimination refers to unequal treatment of persons or groups on the basis of their race or ethnicity (Pager and Shepherd, 2008, p. 182). Current literature on housing segregation tends to focus on how structural constraints are shaping ethnic minorities' residential outcomes (McAvay and Safi 2018). We have now evidence in many countries that real-estate agents, private landlords and even the public housing sector widely performs racial profiling in housing assignments (Bourgeois 2018). Following Marco Oberti (2008, p. 67), the concept of discrimination refers to "an intentional process of differentiated and unfavourable treatment of an individual or a group based on one or several characteristics. The intent of this unfavourable treatment is perceived as such by individuals who are affected by it." This conceptual precision is very important and consistent with our research design. Our research was finalised to reveal an individual's subjective perception of a "situation" interpreted as a discriminatory one. Taking into account this profound subjective dimension implies recognising that it is "urban segregation in the most disadvantaged areas that produces an interweaving of all these factors and can amplify discrimination." Due to reasons of extreme ethnic segregation, in neighbourhoods where the social organisation of collective goods, services and infrastructure (school, affordable housing, job-seeking services, utilities, public transport, health and ER facilities, and so on) structure objective opportunities, we observe an external stigmatisation of Roma (associating certain deviant behaviour of individuals with Roma as categorical unit). Roma react to this unequal treatment and overall stigmatisation, and feel discriminated against, thus emphasizing the intentionality of the unfavourable treatment they receive.

In Milan, G., a 30-year-old woman, married with 3 children, living in a social housing apartment, feels that she is discriminated against. She felt that it was difficult to find a home not because of her income or citizenship, but because she is perceived as a gypsy: "just when you pronounce your name you are not well received". She explains that when at school, her children were ashamed of speaking of their parents, and it was enough to say that she was Romanian to be labelled as "Roma" too. Other children avoided playing together with her children at school parties, which is a great pain for her. It is an important point, because we know that the effects of past discrimination, particularly as mediated by ongoing forms of social segregation, are likely to persist well into the future, even in the absence of ongoing discrimination (see Bowles et al. 2007, Lundberg & Startz 1998).

B.A, 36 years old, lives in a social housing apartment, and he is looking for a flat to buy. He deems that "*living in a camp is not beautiful, and it is not even frowned upon. You are considered a beggar and a thief, and for this you are judged and discriminated against. For example, when you look for a job*". He says that for this reason, at least on one occasion he was denied a job opportunity

and wasn't hired because of assumptions made about him. And he believes that same discrimination also exists when looking for a home to buy or to rent.

Some housing 'situations' have a direct impact on the perception of discrimination. D., a 40-year-old woman with 6 children living in Milan, argues that when she was homeless, living on the street, she felt stigmatised as a "gypsy", and that this categorization as "gypsy" rested on her living conditions rather than for her physical traits. In fact, when she lived at home or in a temporary shelter, she no longer experienced that high level of discrimination. In a similar way, we can say that in Hungary, the majority of the interviewees did not report any discrimination against them, because they live in extremely segregated Roma villages, and they go out of their villages or ethnic neighbourhood of residence only in the most necessary cases.

A. points to the political dimension of racist mobilisations against Roma in social housing. He reminded the interviewers of episodes of racism reported by the news, concerning Roma families receiving public apartments, rejected by extreme right-wing mobs in Rome in 2019 and 2020 (Froio, et al. 2020). This is an important point, because it shows the trans-local circulation of discriminatory mobilisation against Roma inclusion in public affordable housing programs. Where the spectacular images of racist discrimination may trigger some expressions of indignation, and even concrete solidarity, we must not underestimate the impact it has on other Roma: these events produce feelings of fear and deep anguish, which sometimes lead to withdrawing from public space, to protect themselves, to reduce expectations but also demands, to consolidate a low profile and a strategy of invisibility.

In Barcelona, a 37-year-old Roma man born in Portugal, married with 2 children, who lives in a flat in La Mina, shared that he felt discriminated against in his search for a flat. He told the research team about a particular case where a landlady did not want to sell him the flat because he was Roma. Another man, 27 years old, told the team that in terms of discrimination, he considered that living in La Mina is a clear example of institutional discrimination "*if you go to school in La Mina, your studies have less value than elsewhere. Or you cannot put that you are from La Mina on the curriculum because they discard you directly*". In terms of territorial discrimination, he estimated that the connection between La Mina and the rest of Barcelona had improved a bit, but at the beginning there was not connection at all, a clear sign of discrimination. He also considered that being a Roma makes it more difficult to find a home. There are advertisements he has seen for the sale of a flat and for rent where it is written "gypsies/Roma (gitanos abstain)". His interview shows the relevance of linkages across domains, and how the intersectional effects of ethnic and territorial discrimination may likewise create long-term consequences, with the cumulative impact of discrimination magnifying initial effects.

In Hungary, where the feeling of being discriminated against is less present, looking for a house is a particularly difficult moment, where many Roma perceive a strong discrimination. Throughout her life, A. has very rarely felt discriminated against because of her Roma origin. However, when it came to buying a home, she noted that if she had

wanted to buy a property in Miskolc downtown, she would have felt they were not happy about her arrival. This is why she preferred to remain in a neighbourhood with a high rate of Roma dwellings. In her current and former residence, this was not a problem because there were already a larger number of Roma families living in the area.

Discrimination may be motivated by prejudice, stereotypes, or racism and it does not presume any unique underlying cause. To better understand the experiences of housing discrimination Roma are sharing in Miskolc, let us consider the observations expressed by M.. She has been living in an apartment with her partner and child in Miskolc since August 2019. M. has a baccalaureate and financial education; her partner was previously a construction entrepreneur and currently works as a supervisor in a juvenile prison. In Miskolc the process to find an apartment was very long and difficult. They visited at least ten flats, and were never openly rejected because of their Roma origin, but they were never called back by the landlords after the personal visits. How people behave is a key feature of discrimination: even in the implicit denial of renting housing opportunities, the repeated "no" without a clear reason contributed to the feeling that there is unfair treatment.

In Romania, a 38-year-old woman from Mures County (Romania), often feels discriminated against because she is Roma. She explains that she often sees people looking at her skin tone and judging her after that. She does also think that there are people who don't care about the skin colour, and they offer help when you need it. But she has accumulated more negative than positive experiences. This simple pattern of perceived discrimination is important, diffuse, and it has in its own consequences, because those who perceive higher levels of discrimination are more likely to have negative mental health consequences in terms of anxiety or depression, as well as more limited aspirations, and being suspicious of people belonging to another ethnic group.

Even if we have insisted on experiences Roma share regarding persistent adverse treatment in housing search (both rental and sales), housing discrimination is not limited to point of purchase or rental agreement: what emerges is a large phenomenology of discriminatory action and inaction, where what is not done is important as much as what is done. Our interviewees speak about their landlords *not* providing adequate maintenance for housing units or refer to harassment or physical threats by managers or neighbors. Sometimes they perceive that residential rules are especially enforced in their case, and not for others.

Many events of perceived discrimination are moments of absence - when nothing happens. One typical example is that many Roma feel discriminated against when they ask for financial support from social services, or for vocational training, or any other requests which are not fulfilled. Roma told us that when they feel ignored, they think they are shut out because they are Roma. In general, the selection criteria and the rules to be admitted into public housing programs are not clear. There is a lack of transparency and of public accountability by public authorities. E., 30 years old, married with a son (8 years old), told us from the start of the interview that he had tried "everything". He is currently living in a *bidonville* in France, in a town in the Paris metropolitan area, with an on-going request for

social housing submitted three years ago in the municipal offices. He is currently working in delivery services, with a steady contract. He has tried to find housing through private ads. He calls, sends his information, but never gets called back. The process never goes through. The situation is made more painful because he does not know what to do to move forward. What he wants to do is increase his odds to obtain a house in the private rental market or by a social housing agency. However, the selection criteria are not easily understood, or filled. Adverse selection is never justified, offering hints on how to improve his file. This kind of radical cognitive uncertainty is mixed with the feeling of being excluded for ethnic reasons, and it produces a real sense of powerlessness: a set of negative expectations, a certain pessimism about the possibility of success, a dissonance between the market power of one's own money and the racist stigma that creates a barrier of access to opportunities. So people wonder at the same time why they are not receiving social housing, what the rules are, and what is rewarded. "*Why are some families rewarded and others not?*"; "*Why has my application been accepted this time and not two years ago? What changed?*". Even more than the contents of the criteria of deservingness in the selection of beneficiaries, it is their opacity and the difficult decoding that brings out a sense of discrimination and a feeling of fatalism.

In the face of a situation so painful, so confusing, so serious, it is striking that few social services have a clear strategy for communicating and explaining the rules. Many misunderstandings between social workers and Roma households concerning childcare, shelters and what are perceived by Roma as threats of removing their children are related to this problem of opacity and lack of readability in procedures, rules, and criteria for evaluation. Similarly, it is difficult for certain families to grasp the rules in certain social institutions, and what sanctions are possible when benefitting from certain policies. They lack a clear information system on positive and negative incentives (Vitale 2010).

Social housing allocation "is based on local rules that aim to assign the "right" candidate to the "right" place" (Morel Journel & Sala Pala, 2011), so it "implies a qualification of both clients and buildings" (Bourgeois 2018). Selection-committees and street-level bureaucrats in charge of sorting and selecting housing applicants are attentive to different factors, related to the applicants, the available apartments, short-term and long-term political priorities. Local rules in use for selecting the "good" candidate are related to his/her quality of steady income, his/her ability to occupy the housing and to fit in. Sometimes these rules are not clear, but rather opaque: the "rules in use" are not communicated to the applicants and potential clients, even if social workers are able to identify regular occurrences in the selection process. As French sociologist Marine Bourgeois (2018) wrote: "practices are shaped by organizational rules at the meso-level, and reinforced in their effects by training, routines and collective categorizations at the micro-level. Then, decentralization and individualization of public policies does not necessarily mean case-by-case treatment and local differentiation".

In truth, our interviewees say that sometimes social workers try to make selection criteria readable and share with the families some general indications. In France, for example,

certain "rules" to be seen as a strong candidate for social housing would be residing for several years in the municipal area, sending your children to school in the area, and being part of the regular labour market. However, social workers will also point out that housing is a subjective right that can be enforced and protected regardless of employment status or income. Families without stable income also have the right to social housing. In the end, what is lacking is a clear pedagogy in teaching the effective administrative procedures. The Roma we interviewed state that they would love to be more familiar with rules.

The case of L., 42 years old, married with three children (19 to 11 years old), lives in Montreuil (a suburb of Paris) in a social housing flat. She is of Romanian nationality and was recently elected as a municipal councillor. Hers is a very interesting story: she was living in a shantytown, and after the destruction of this settlement, all the inhabitants were involved in a very successful program of transitory housing, where almost 9 out of 10 families involved found permanent accommodation (Olivera 2016). The transitory housing program was based on the recognition of skills and capacity of the inhabitants, and required many channels of communication between social workers, the local authorities, and the Roma residents. The program was organized with a precise attention to the transparency of the rules of real estate sectors, social housing, and private rentals. It was a true school of democracy, and of individual empowerment: as a result of being a beneficiary, and the staff in this program, L. is very familiar with the inner-workings of temporary and social housing. She is engaged in local politics and has been elected as a councillor, as well as doing volunteer work to help other Roma families in Montreuil still struggling to find stable housing.

Relation with the formal bank system

Among all our interviews, the Roma living in Barcelona are those who have the best relationship with the banking system. A 30-year-old Roma man, married with 2 children, currently living in an apartment in La Mina states it simply: "*The relationship with the bank is good.*" He did not have problems when he wanted to access some loans. In Barcelona the main issue seems to be 'class based', so to say the fact that to have access to a mortgage a certain amount of saving is required (around 10%). Although this 10% rule is for everyone, and not Roma-specific, Roma organizations in Barcelona point out that Roma often have to ask for several other loans in order to present this 10%. Banks put pressure on families to present these savings, which many Roma families don't have unless they receive help from other members of their network. In the interviews, Roma may be critical of banks in terms of inequalities of the mortgage system, and about its partial openness, but they do not feel discriminated against by the bank system in Barcelona. A Roma woman of 30 years old, separated with one child but living with the new partner and his 3 children, has just bought a flat in Badia del Vallès, because the flats are much cheaper in this neighbourhood. The apartment has 86 m2, it has 3 bedrooms, a bathroom, a kitchen and a dining room. It

is well located, as it is close to shopping centres and entertainment venues. Her difficulties in obtaining the mortgage were related to the fact that the bank gave her 90% of the value of the apartment, and she had to ask for several loans to cover the remaining 10%. It has not been easy: even having a stable and permanent job, she admits that it was difficult for her to access loan services, and she has encountered many difficulties in finding the flat. Even if the main problem for her was economical, she considers that she has suffered of some discrimination in finding the flat, but not in relation with the bank.

A 37-year-old man born in Portugal, married with 2 children, was more critical regarding the relation with the banks and private mortgages. He lives in a flat in La Mina with his wife and children. The process of looking for a flat was not easy at all. Both he and his wife were working, but the bank added many barriers and difficulties to give them a mortgage. To overcome this situation, he had to ask the family for help, specifically to his father-in-law, who had to put up his flat as guarantee so the couple could have access to a mortgage. And he managed to buy the apartment for a price much higher than the market price (120 thousand euros, while its current value does not exceed 70 thousand). He currently has a high mortgage of more than 500 euros per month, which is very difficult to pay back if only one of them works. Unfortunately, this is the situation in which he is currently. The interviewee spoke to us of a period in which he was unemployed and had to ask for a mortgage amendment, in order to obtain a reduced monthly payment. The bank did not object, but this added interests to the overall cost of the mortgage, so it is a costly option.

Most of the Roma we interviewed in Milan do not have relationships with private banks or at least have never asked for a mortgage. G., living in a social housing after having lived in a shantytown, thinks of banks "*that if you join them you will join the devil!*". However, in this conversation, G. came back to the subject of banks, explaining that "*when you have a regular monthly salary and really need a loan, you can contact the bank, because you are able to pay the monthly payments*". Banks are seen as institutions only available for those with regular income. Interestingly, B.Z., 33 years old, living in Milan, declared that he once obtained a loan of 10,000 euros from an online bank, after two refusals when he made the request in person. This goes hand to hand with the hypothesis that online banking could be more attentive to files and documents, and less discriminatory on the basis of racial or ethnic profiling.

Prior experience of discrimination in approval for mortgages in the private banking system may trigger higher demand for public housing or may foster a desire to remain in ethnic segregated neighbourhoods, or highly segregated "Roma camps". F. H., 29 years old, living in the Temporary Hospitality Centre in via Novara (Milan), said that if she has to borrow money, she will ask his mother-in-law: she did not know that banks give loans. She said that she would never go to banks anyway, because she would prefer to ask her family for help. The case of G., a 42-year-old woman living in a "Roma camp" with 6 children, is also interesting. Her case is an illustration of the negative outcomes related to social choice, and welfare dependency. She bought an apartment in the Brescia suburbs at an auction, through a brokerage agency, at a cost of about €30,000. Unfortunately, however, she did not have sufficient financial resources for the building work to make the flat inhabitable, so she has

not moved yet. She believes that even though she has employment, her precarious contract makes it impossible to obtain a loan from a bank, and so she feels stuck in the "Roma camp".

In Miskolc, the financial awareness of the majority of interviewees is very low. Those who have some kinds of credit do not know exactly how much they owe, or how much is left over from the term. The situation is similar with the accumulated utility fee arrears, there is no exact knowledge about which service provider has exactly which debts. The majority of interviewees has almost no connection with the banking system, they have not even tried to take out a loan before. Most of the interviewees do not have or have not previously had a long-term declared job, do not have a permanent address, and do not have mortgaged real estate: they do not even try to borrow from banks. In Pereces, R. plans to apply for a loan with his girlfriend to buy their own house, but they need at least six months of registered employment to do so. R. found a job after his vocational exam but has only two months of employment so far. They do not know about state housing subsidies (CSOK), they do not know what help they could expect as a young couple, or if later they become a young family. They have no direct experience with banks yet, and their knowledge and expectations regarding the organization of mortgages is based only on rumours.

Another example is that of A. and her children (grandchildren) in Miskolc, living in an overcrowded small apartment. They do not have a ready-made plan to move. They could exchange their current rental apartment (the tenancy cannot be sold), but there is little chance that someone will move from the frequented parts of the city to the impoverished neighbourhood of the city. They cannot apply for bank loans because of their economic status, so buying a home is not a realistic option yet, and they are stuck. Broadly speaking, the main point here is that discrimination in housing markets contributes to residential segregation, maintaining people in ethnic neighbourhoods or, at least, in disadvantaged neighbourhoods.

We did find an interesting case that goes against this conclusion. E. is a homeowner with a mortgage. However, her relationship with the bank is very complicated. Let us look at her story in detail. E. lives in one of the 10-story houses of the housing estate in the Avas district of Miskolc. The 35-square-meter 1.5-room apartment is currently occupied by five people: E. with three children and a partner. E. grew up in a segregated part of Miskolc, in the Szondi settlement, later living with her first husband and child in her parents' apartment for a while. E. bought the apartment in Avas 16 years ago with state support ('socpol') and a bank loan. The price of the apartment was HUF 5.5 million, for which it received a state subsidy of HUF 1.2 million (HUF 3 330) ('socpol' for two children). She does not remember the bank loan exactly, but she knows she took it for a term of 25-30 years. They moved into the building, and they were the first Roma family going to live there, and there were no problems either in the building or in the neighbourhood. E. lost her job due to the epidemic, so in recent months she has accumulated a significant utility fee arrears (about HUF 300,000, EUR 880) for which she asked help from the association Caritas. The family's current income consists of family allowances and orphan's benefits for two

children (their father died). The heating costs of the apartment is HUF 25-30 thousand in the summer period and HUF 80-90 thousand (EUR 235) in the winter heating season. As the only income provider, E. is constantly having trouble paying the bills and the mortgage. Due to the non-repayment of the loan, her apartment was taken by the National Asset Manager, and she is currently buying it back from them. E. doesn't know the exact numbers, but to her knowledge, the repurchase price of the apartment is around HUF 2 million, which she currently repays monthly (HUF 7,000). The Social Welfare Service (run by the municipality), the local NGO and Caritas staff help the family with the arrears and National Asset Manager. As we said, our qualitative data collection has limited scope, and we can only analyse the narrative and perception of the participants to our sample. We cannot verify figures and precise procedures. At the same time here, it is important to point out that competition and deregulation of the banking industry have led to greater variability in conditions of loans, prompting the label of the "new inequality" in lending. Other than just focusing on rejection rates, and exclusion from mortgage, it is important to focus "on the terms and conditions of loans, in particular whether a loan is favourable or subprime" (Pager and Shepherd 2008, p. 190): a "dual mortgage market" in which prime lending is given to higher income and ethnic majority areas, while subprime and predatory lending is concentrated in lower-income and minority communities (Immergluck and Wiles, 1999).

In Romania as well, the relations with the bank system are not easy, even if less rare than in the Hungarian villages we studied. Most of the people we interviewed turn to banks for loans to renovate their house, more than for mortgages for buying new ones. It is the case of a 32 years old woman, living in Orkő with her partner and two children in the one-room apartment that her partner inherited from his parents. They want another room and a bathroom. But they have already received a loan to do small interior works, and they still pay 500 lei a month, so they can no longer ask the bank for an additional loan. Another man in Mures shared a similar situation: he bought a television with monthly payments for his family, but after losing his income, he could not make the payments. Because the penalty was not paid off, he could not take out a loan from the bank when he wished to expand his house.

Overall, in Romania, when a household starts to renovate and make improvements to their home, they ask for a bank loan if possible. In many cases, the loan is granted. The type of loan for home expansions is repaid in the short run, between 3 and 5 years. For what we heard, the most typical renewals consist in building new bedrooms, a bathroom and a kitchen. However, those who do not have a stable job declare that they cannot ask banks for help while living in precarity. They must ask family or even neighbours for financial support (for a quantitative description of informal economic support among Roma living in Paris, see Vacca, et al. 2021).

In other words, ethnicity and precariousness interact in the perception of discrimination. But we can go even further in an intersectional reasoning. In Milan, a 31-year-old woman told us that her relationship with the bank system was almost impossible, not only because she is poor, Romanian, Romni, and a woman, but also because she has five children. Banks,

but also real estate agencies, treat her differently. She believes that for her the only way to obtain a house is to save money and buy it without intermediaries.

The relationship between banks and housing condition improvement is not only direct, through mortgages for buying a new flat, or loans to renovate and expand a house. In some cases, in Paris, we listened to Roma looking for loans for buying furniture or working equipment (like a delivery truck). In the latter case, purchasing a truck is an indirect path to better housing conditions: it is needed to regularise their working conditions, and then be able to apply for social housing.

Residential segregation

As we said at the beginning of this section, Roma housing conditions are not only related to the material condition of their house, but also to environmental factors related to where people live. Some Roma we have interviewed live in ordinary working-class neighbourhoods. But many others live in highly segregated ethnic neighbourhoods, in Hungary, Romania and to a less extent in Spain. In our interviews, we heard about many ethnic-based structural factors that facilitate or hinder Roma residential opportunities. Even if in this section we will just highlight how Roma perceive residential segregation, in the next section we will see that indirect and direct discrimination by a variety of institutions bolsters residential segregation (McAvay 2018) by channelling Roma's request for housing towards lower-value real-estate markets in less desirable neighbourhoods. For instance, in Hungarian cities, our interviews prove that it is almost impossible to "break out" from the segregated areas. The poorest Roma families have only one option if they have to move: moving from one Roma neighbourhood to another, and the chances of getting into better housing conditions in the city are minimal. Concerning these highly segregated neighbourhood, people told us that they recognise how much the concentration of poverty is associated with high rates of violent crime, disorder, thus of fear and social isolation.

We also need to say that, for the case of Paris, Milan and Barcelona, the main it was not poverty that became much more concentrated over the past four decade, but affluence. As Douglas S. Massey (2020) have noticed, concentrations of affluence tend to rise in highly urbanized, post-industrial metropolitan areas with high rate of home ownership and containing an innovative, creative elite and a concentration of workers in finance and insurance.

In the Barcelona suburbs, in the La Mina neighbourhood, a Roma man of 24 years old, married, with one daughter, told us he does not feel safe. His father has electricity problems due to the illegal connections that some neighbours set up. He lives there because housing is cheap, as nobody wants to live in that neighbourhood because of the image and stereotypes related to territorial stigmatization, and only the people who grew up in the

neighbourhood are the ones who are buying the flats. He feels constrained by economic pressure to live there: "even if I do not like the neighbourhood, it is the only solution we have in order to have our own home". The same is said by a Roma woman, married with 3 children, who also lives in La Mina, but in a flat she owns. She would love to move to a different neighbourhood because she considers that La Mina is not a good place for her children. She mentions that she has been living in La Mina for 40 years and "*although at the beginning the neighbourhood did not have schools, social services, health centres, etc… the situation in the neighbourhood is worse now than 40 years ago!*"

However, highly segregated poor neighbourhoods can be attractive because they are cheap, as well as offering access to social networks, with family and relatives living nearby, thus offering social support at a short distance and easy to reach. A 25-year-old man, married with 2 children, who has bought a flat in La Mina with a mortgage told us of many problems he is having. For example, there are issues with the electricity company due to the actions of some of his neighbours (marijuana plantations and illegal connections to the electricity grid). He suffers direct repercussions on his apartment, as he was once left without electricity for two days. He is scared for the future and the health of his children and wants to quit his neighbourhood. However, he would ideally not go too far away, because his family and friends live in La Mina. Proximity to family is important for most of the people we interviewed: integration and well-being depend by a combination of different resources, some of them coming from the state and local welfare, some of them coming from the market and economic exchange, but many of them coming from networks of reciprocity and mutual aid, almost provided by family. In highly segregated neighbourhoods, the people we interviewed turn to their familial networks when they need financial aid or help with the children.

For all the interviewees living in highly segregated neighbourhoods, the problems seem quite similar: people with mental health problems lacking continuous care, noise, violence, regular petty crime, drug dealing and visible drug trading, as well as lack of generalized trust towards neighbours and very limited solidarity. There are also issues related to the high incarceration rate for many young men, or the high level of additions: these men aren't able to care for their families. Families face difficulties in access to education, and poor performances in school. There is also disproportionately intense police activity and control - interviews report search practices, or even police abuse, with clear ethnic profiling.

In Lyukó, a neighbourhood in Miskolc, and one of the most deprived Roma settlement in Hungary, G. (58 years old) lives with his two sons and their families in a former animal husbandry, a ten-square-meter house with electricity but no drinkable water and a mobile oven for heating. There are 6 people living together in this small space. G. loves life there, he doesn't want to move out. His complaint regarding social housing units is a matter of public safety: he says flats can never be left completely unattended because then they will be broken into right away and, in the worst case, even set on fire.

Poor utilities and infrastructures

Not all the forms of residential segregation reduce life opportunities for their inhabitants. Upper class residential segregation tends to increase rich people's social capital, quality of life and aspirations. In the case of the poor and vulnerable, neighbourhood's residential segregation enacts a negative downward social spiral, limiting access to labor and consumer markets, weakening inhabitants' occupational positions. It also reduces mobilisation, power and lobbying capacity to claim for the provision of adequate collective goods. Due to the lack of social and infrastructural opportunities, residential segregation also produces stigma, negative stereotypical recognition, low expectations, low aspiration, and low self-esteem.

In Romania, in Sângeorgiu de Mureş, an interviewee claims that one of the most severe problems of the Roma people in the village is the heating of their houses. Many houses do not have gas, as basic infrastructures are lacking. Energy poverty is a tragic reality: most of the families do not have the money to buy firewood so they often cut trees from the nearby woods which is not permitted. They often receive warnings or penalties, and in many cases, there are more serious consequences, inscribed on their criminal records.

Water is also a major problem in most of these villages and neighbourhoods. The infrastructure is old, and in these poorly governed municipalities, landlords and house owners have not done the necessary work to bring water to the houses by connecting the pipes. As a solution, water is taken for free from the public well. Local authorities justify lack of action by pointing to this survival practice: they claim that Roma will not pay for water fees, even if the municipality connects their homes to the main water grid. Waste collection is another serious problem. W., 41 years old, living in Sângeorgiu de Mureş, mentioned that the most irritating aspect of his village is that it is highly polluted; waste management is poorly organised, with severe effects on inhabitants' health. Some of these extremely segregated towns also lack many services and commercial shops. As a result, they can be defined as food deserts: in Lyukó (Miskolc), in Hungary, for instance the only store is a telephone shop, no grocery stores and the habitants have to travel by car to buy everything else that is not a cell phone.

Utilities and commerce are not the only problems. Public transportation and good road infrastructures are a major issue too. In Őrkö, for instance, where there are two schools - a Hungarian school and a "gypsy school"- it is difficult to reach both of them: there is often mud on the roads, and after a few days the children finds their shoes to be ruined if they try to walk to school. In a context where the population is illiterate, and parents encourage children to work, the mix between school segregation, lack of public transport, and poor infrastructure produce extremely high levels of school dropouts. It is another example of a negative spiral of marginal places where collective goods are not able to support the inhabitants and boost their collective action, and where resources are not fairly

redistributed towards those people who are most in need of collective goods and individual skills.

The distance between Roma settlements and schools is something that concerns also some cases in western Europe. For example, D., a woman, 27 years old, married with one child (a son, 7 years old) who lives in Montreuil, a city just outside of Paris, in a caravan installed on a lot with 4 other families, with no running water. Her son is enrolled in school, and since he doesn't yet speak French, the school district enrolled him in a class welcoming student who must learn French. His school is not in Montreuil, but in a neighbouring city. She brings him to school, and then comes back to get him for the lunch break (rather than pay for the school lunch), before taking him back in the afternoon, and picking him up once again: thus, a lot of her day is filled with caring for her son, and for searching for water for cooking and cleaning.

Territorial stigmatisation and discrimination

Through our interviews, our team gathered many answers. But these interviews have also raised new questions on the side of the interviewees. "*Why do we have to live here?*". "*How can I move out from here?*". Beyond housing quality, understood broadly in terms of housing-relevant possibilities, the territory where Roma live is perceived to be a source of discrimination. In many cases even when the interviewees love to live there, they have a strong sense of belonging, and their identity and sense of community is related to the place where they live - still, they perceive insecurity, excessive conflicts, forms of social organisation of collective goods and services that discriminate against them and reduce their opportunities.

People living in marginalized settlements perceived a territorial discrimination related to different issues. For instance, a single Roma woman, 37 years old with no children, who lives with her sister, niece and mother in her mother's flat in Badia del Vallès (Barcelona), does not talk about unemployment and crime, but about the surrounding environment: she expects that a neighbourhood should have green areas, an effective waste collection system, and beautiful public spaces. But, in her judgment, her neighbourhood "*unfortunately, doesn't have any of these*".

Our interviewees apprehend their living environment as more dangerous and exposed to pollution. They recognize not only that their houses are more overcrowded, but also that the surrounding urban context is severely deprived, and they have a more restricted access to basic utilities such as water, sanitation or electricity compared to other persons and groups. In some cases, they spend a higher proportion of their income on housing. A 31 year-old man, married with 3 children, who lives in La Mina, even mentioned figures from a sociological research which show that life expectancy in the neighbourhood is lower than

city average, and every year it's getting worse and worse. These perceived processes of territorial discrimination are active, not only in their preservation of everyday disadvantages, but also through their reinforcement of contemporary forms of stereotypes and discrimination.

In this sense H.B. asserts that the housing situation affects his life and his relationships with relatives and friends, because it affects how people look at him, and how they assess him: "*If you live in a house you have more dignity. (…) You also have relationships with other people (…) and they don't look at you as if you lived in a camp, they look at you with different eyes*". The "eyes" with which people look at one person are related to their housing situation. When he lived in the camp, he felt very discriminated against, especially at school, by his classmates: that was due to the fear that his classmates' parents had towards 'gypsies' living in "nomad camps" and shanty-towns. Now, he is living in a social housing apartment in Milan with his mother, sister, three brothers, sister-in-law and three grandchildren. Even since he has moved into a flat, he no longer feels victim of discrimination.

Due to these dynamics, micro-tensions and nuisances - such as households hosting their relatives or making too much noise - are overinterpreted as cultural traits, signs of deculturation, or even symbols of a moral and ethnic inferiority. It is a well-known mechanism in sociology, usually called "principle of cumulation," following Gunnar Myrdal's seminal work on racial relations in the United States (1944). Structural disadvantages (e.g., poverty, joblessness, crime) "come to be seen as cause, rather than consequence, of persistent racial inequality, justifying and reinforcing negative racial stereotypes" (Pager and Shepherd 2008, p. 198). In other words, structural disadvantages produce territorial stigmatization.

Specific issues related to the territorial stigma (Akkaya and Yilgür 2019) of shelters for Roma are raised by L. who is 33 years old and has 3 children. She arrived in Italy aged 4., and she is living in the Temporary Hospitality Centre in via Novara. L. has no problems saying that she is Roma in the workplace, but she finds counterproductive to say that she lives in a sheltering centre as she thinks that this can be a cause of discrimination and therefore a source of shame for her.

Roma feel discriminated against, blamed for a structural situation in which they are constrained to live in, for which they have limited resources to improve their life opportunities and welfare. Undeniably, territorial and ethnic stigma are not a deterministic force shaping attitudes and relations. In many contexts, relations are differentiated and shifting. Local ties with neighbours are not all friendly or all contentious, but are differentiated and they shift between indifference, solidarity and confrontation. E., a 24-year-old woman, married with two young children, moved at the end of 2011 into a self-built 3 rooms shack on a plot of land owned by the municipality in a French town. The sanitary conditions were difficult: there was no running water, and E. gave birth to her first child just one week after entering the shack. But after some months, one of her neighbours paid to have three showers installed on the premises, with some toilets as well, shared

among all the residents of the site. However, when the temporary occupation of the site started becoming less and less temporary, the relations with the neighbour, who owns a building from which he runs his company, became very tense. There were issues with the noise level, since the site was used by some residents from scrap work, so there was a lot of banging and pulling of metal. There was also a recurring conflict about parking spaces. This illustrates the evolution of relationships, from solidarity to conflict - and perhaps it will revert back to forms of solidarity.

Sometimes conflicts emerge also due to the uncertainty in social rankings (Gould 2002), or conflicts are caused by envy from the neighbours. These kinds of conflicts are ordinary, easy to manage, and require a bit of conflict management techniques by a third party. This third party could be an association, a local welfare agency, or just the administration. In some cases, the parties in conflicts are able to listen to each other and solve their discord. This is much easier when each party recognizes their needs and has an interest in mutual aid and interdependency. It is the case of A. and M. a couple of 35- and 36-year-old living in social housing unit managed by a non-profit organisation in Milan, that has always tried to offer and demand help, establishing relation of reciprocity: "*it is important to have good exchanges and respects with the neighbours, both Roma and non-Roma. We are all dependent on each other, for support with the children, but also in case of danger*".

Many of our interviewees have called attention to the simple fact that they want to have peaceful relations. They are committed to making their relations in close surroundings much more peaceful. Many said that if the little, ordinary, daily frictions are not managed, they can escalate and contribute to the dynamic of ethnic and territorial stigmatisation. In Besós (Barcelona), a 26-year-old man, married with 2 children, told us about a conflict in his block because a neighbour was illegally selling drugs and the neighbours accused him because he is Roma. Still, a 27-year-old man in La Mina told us that he had problems with neighbours who were using drugs at the entrance of his house, and he had to kick them out. When problems are bigger than typical strife, like those with people leaving the elevator door open, this man looks for help at the "civic centre" in La Mina which he considers does a good job with the children, or in the Evangelical Church. He believes that the Church contributed to improving the living conditions of the neighbours in the worst period of La Mina, when drug consumption dramatically increased.

PROJECTS, PROGRAMS AND POLICIES AGAINST HOUSING DISCRIMINATION

Co-funded by
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What are the most reliable features of policies against Roma housing discrimination? Strength, integrity and compassion does not seem to be the most relevant traits recognised by the 100 Roma we interviewed. Strong sorting mechanisms are pointed out by the people we met, who stress lack of opportunities and discrimination. The stronger among them benefitted from some forms of support and housing endowments.

In the formerly socialist states of Central and Eastern Europe (CEE for short), the privatization of the public housing sector hinted above took place mostly in the 1990s, after the political regime change. The adverse impact of this swift transition fell heavily on some of the most vulnerable groups of people in these countries, who were at a higher risk of losing employment and not having enough means to pay the increased rent or buy the dwellings they had previously inhabited, even at a discounted price (Hegedus et al., 2017). This was in particular the case for the Roma population, which is present in relatively high numbers in Hungary and Romania. Besides exacerbating existing racial divisions, the transition also led to the overall worsening of Roma's living conditions (FRA, 2016). But poor housing conditions, spatial segregation, and advanced marginality has characterized many Roma communities in France, Italy and Spain as well.

The spatial and social exclusion of Roma that still exists in many European states is the result of the historical process of replicating the discriminatory patterns of policies and behaviours over the course of generations. On average, Roma have benefited disproportionately less from the unprecedented advancement in living standards experienced roughly since the end of the Second World War than the rest of the population. The pre-existing contrasts between the two have therefore become all the more palpable (World Bank, 2002). Probably in no other area this is more visible than in housing –ethnically homogenous shantytowns or slum-like settlements can be found in numerous municipalities in both West and East Europe. Considering the essential role of housing in any person's life and its impact on all the other dimensions, the persistently worse conditions in which many Roma live represent not only social or political issues, but also an ethical problem.

In selecting the Roma sample for this study, we have looked especially at those who are in, or have passed through, public temporary housing, or in substandard provisional dwellings such as shacks, wooden cabins, shantytowns or container houses. Due to its salience and the fact that many of those dwellings are not legalized and might stand on someone else's property, this problem has also been the source of controversies, ethnic and territorial stigmatisation and outright animosity towards Roma. Furthermore, literature on antigypsyism and racist attitudes highlights for the majority of population Roma are seen as undeserving, with widespread claims that investments in housing infrastructure benefitting Roma is unfair, since other (meaning non-Roma) people do not receive this special treatment (Gagnon 2020; Sam Nariman et al. 2020).

Focusing specifically on social housing, its share and allocation rules in the European countries, urban strategies Orna Rosenfeld (2015) describes what she calls a

"residualization trend", whereby countries are gradually moving towards the residual social housing provision model. This shift is associated with broader changes in the housing sector that already began in 1980's in some of then-OECD countries and has continued until nowadays, essentially challenging the existing philosophy and norms guiding the state's housing policies. It has to deal mainly with privatization and financialization of housing, its status of a commodity potentially eclipsing its other essential features (Caturianas et al., 2020). Depending on the context, in practice, residualization may manifest in a continuous withdrawal of the state from housing provision by selling out the public rental stock, applying stricter income conditions, reducing the investment to the remaining one and focusing more on the demand-side measures instead, thereby contributing to the rising housing costs. Negative externalities of this shift are mostly borne by the tenants and low-income households. These face the risk of increased stigmatization due to the strengthening of the association of social housing with poverty and destitution that may lead to further segregation. Disinvestment in maintenance can compound this disadvantage by lowering the quality of housing, severely impacting tenants' wellbeing and their capacity for a meaningful involvement in the society.

The cleavage between confirming or breaking actual existing housing policy

When discussing with social workers during focus groups, or interviewing civil servants and policy makers, we observed that none among them foresees any eventful change. They see some of the problems denounced by the Roma we interviewed, they catch a glimpse of incremental change in terms of marginal improvement of existing housing policy instruments, they insist on classical issues of coordination and integration among compartmentalized policy sectors, and some of them imagine gradual enhancements of policy efficiency and effectiveness. On the side of activists and volunteers, and Rom or pro-Roma rights organisations, we observed a very different mood: a pressing sense of urgency; a real dissatisfaction with the present policy instruments. A greater awareness of the variety of instruments currently used, but also of those that could potentially be created. The logic of numbers, in order to monitor the percentage of excluded people, and a certain mobilisation of the more objective language of figures and statistics are part of their activist repertoire (Bruno, et al. 2014) in all the five countries, independently of whether they belong to a lay or to a religious organisation. They call for shocks in order to bring around serious change, in order to not remain vague, in order for housing policy to return back to reality. Focus groups and interviews revealed a fracture line, between those who were looking for ways to streamline and render existing policies, and those who were looking for social, cultural but also political ways to introduce a shock and relaunch the set of

policies and measures for desegregation and housing support. To better characterize the two positions, we can say that on one side we have actors looking for focus events, and on the other actors casting about for shock events.

The first ones, be they policy makers, social workers or civil servants, are not indifferent to Roma welfare and the consequences of housing deprivation. They do not insist too much on discrimination, even if they full recognise the magnitude of antigypsyism. They are in charge of policy implementation; thus, they are more attentive to what is done and achieved, and not to what is not done. They are more positive about results and insist on *focussing* on existing repertoires of affordable housing, transitional shelters, emergency solutions, social work for orienteering, tentative policy coordination with active labour market policies. They claim knowledge of events that help confirm and extend the existing instruments. They look for more coordination and less decoupling among stakeholders in the policy community. They tend to talk more of service provision than of money transfer in forms of allowances and economic support for rent and utilities fees. With the exception of the Barcelona case, when talking about housing policies they are more considerate to processes, even methods and procedures, and they are very critical to governance timing, especially for using existing funding or mobilising adding ones from philanthropy or European funds. They give prominence to problems of local conflicts among families, not respect of contracts, lack of skills and excessive adaptation to existing life conditions among the Roma.

The second ones, Roma-rights activists and local volunteers are very attentive to the built environment and material condition of housing vulnerability, but in all five countries even more they insist more on discrimination, on concrete episodes of exclusion and reject, and are worried if not scared by growing segregation not in terms of a general racism but more in terms of spatial isolation. They are more symmetrical in their way of talking, usually if not almost always comparing what is and what is not done, those who are included and those who fall out, excluded. In most of the cases they are very critical, they see limited results, they are prone to quantify the limited magnitude of policy realized, and thus insist on events able to *shock* the sector and introduce universal, and not selective, measures. Otherwise, in the Barcelona case, Roma activists highlights that in universal welfare measure many Roma are left out of the system and discriminated. Broadly speaking, Roma activists claim events that help break existing policy streams to change repertoires, cleavages, and discourses and radically develop programs of housing inclusion and neighbourhood desegregation. They tend to valorise both service provision and money transfer, and to list adding allowances that could be invented to improve home maintenance and renewals as well as to fight against racial and ethnic discrimination in private markets. In the way of framing housing policy, they are more attentive to outcomes than to processes, and they are very critical to governance discontinuities. They bring out neighbourhoods and settlements that are not governed by public authorities and left abandoned to private powers, and in some cases to discretionary political clientelism.

It is also worth to notice that during pandemic times, many public and private organisations formerly involved in selective solidarity based on means testing and other methods for selecting 'deserving' recipients have begun to give unconditional support instead. As Alteri et al (2021, p. 9) have described, "Many local authorities have moved past previous ideological policies on homelessness, drug addiction and more, with the pandemic crisis acting as a catalyst for change". In the emergency, everyone could ask for food aid and health support. Support, care, reciprocity have returned to the large vocabulary of motives, especially in the earliest stage of the pandemic and its almost Durkheimian collective effervescence, complete with diffuse feelings of solidarity and belonging (Recchi et al. 2020) and the recognition of the interdependence of heterogeneous individual interests (Bianchi et al. 2020).

Having these differences in mind, we can observe some other important qualitative research results.

Public sector capacities and Roma segmented assimilation in welfare provision

First of all, all the stakeholders we have met have a good knowledge of Roma housing deprivation. Although they occupied varying levels of responsibility, they had in common knowledge of the situation on the ground. Through their activities, they were able to look carefully at what happens in the daily lives of those in precarious living conditions, and they look at knowledge from the operational level to improve the legitimacy of their action. In many cases, they value their work mainly based on their capacity to understand the situation, rather than showing positive consequences for their actions.

None of them has ever developed specific partnerships with the banking system, neither for anti-discrimination purposes, nor for the purpose of knowing the state of banking products offered to the poor, nor to imagine possible projects or win-win collaborations between public and private actors. Only in one case, in Milan, was the head of an NGO aware of a scheme introduced by a large local bank for low-interest loans for people with unstable jobs.

Relations with police and judicial forces are not openly discussed. In Paris and in Milan, but in Milan more explicitly, some operators are bothered by the perception of a possible interest of the police forces to have extremely concentrated and segregated camps, in order to exert more control over some possible criminal behaviours, and to obtain more easily information on criminal circles. In this vein, certain individuals who participated in our study sometimes seem to see the police as an actor holding back programmes of desegregation and overcoming more segregated environments.

In the absence of reasonable housing offers, one of the main concerns of policymakers is related to boundary rules and cream-skimming criteria to be able to select who can benefit from public services and allowances. Cream-skimming criteria refers to the selection by social services of the strongest beneficiaries, those they believe will be easiest to help, in order to show strong results at the end of their period or program. Certain decisions spark confusion: sometimes a person has had the benefit of a social measure, but will be excluded from another similar one, without clear understanding of why. Sometimes a person who has squatted a vacant apartment to improve his housing condition could then be excluded from a social housing opportunity. This has been confirmed by a man of 30 years old, married with 2 children, in Barcelona. In order to get support and help from the municipality, the social service advised him to move out of an "occupied" flat: if not, he was not going to receive any support from social services. Following this recommendation, he went to live with his uncle in an abandoned warehouse where they had to build a very precarious shack. Following this choice, social services helped this family to be granted the flat they currently live in and where they have been living for about 5 years.

Another point that seems important is that local authorities may authorize temporary shantytowns with informal contracts on public land. In the Paris suburbs, this is done to buy time, develop some form of knowledge of the people and their needs, and being able to tailor specific housing proposals household by household. However, in these situations, operators do not always engage with all the persons living in these informally accepted shantytowns in order to provide support, creating conflict and favouritism.

The shortcomings of the social housing provision for people from marginalized Roma settlements (overcrowding, wearing-out, uniform and inflexible design, history of segregation etc.) had prompted efforts to come up with alternative, or at least supplementing, policies. Italy and France have developed transitional housing programs, frequently granted financial backing, consisting predominantly of EU funds. Transitional housing is based on merit: it demands that the residents deserve their future home. There is a substantial qualitative shift involved in the sense that they are no longer passive recipients of help but active participants in the process of improving their living conditions – from objects to subjects, from inaction to agency. Thus, the weakest ones are excluded, those with trickier conditions or seen as more difficult to work with. The appreciation of deservingness rests on certain moral assessments made day-to-day by the operators, although such moral expectations are often implied rather than openly stated. In transitional housing, inclusion is the result of meeting pre-established criteria at every level and thereby progressing towards acquiring one's own housing. Transitional housing is considered by the stakeholders we interviewed as very expensive and defined as the integrated partnerships of social housing and social services. In this scheme, the household gradually moves in a sort of career of deservingness by meeting predetermined criteria but descending to a lower level after seriously breaking the rules is also possible. In the case of some schemes in the Paris suburbs, there is no second-chance, and breaking a rule or, worse, not accepting a housing offer is irreversible and has the immediate consequence of expulsion from the programme. Further consequences might also result in individuals or

families being put on a blacklist of sorts, closing off access to similar schemes, and the virtual impossibility of receiving housing assistance thereafter. The intention is to motivate residents, to give them time to improve their income situation, the final outcome being their own, independent living. The inseparable part of the whole scheme is social work and counselling, offered on site or close by in order to solve any personal problems (paperwork, financial issues, etc.) and build the capacity to maintain stable housing.

These are just concrete examples among tens that could be done to state a main point: the selectivity of housing policy instruments aimed at the Roma. Ethnic categorization is very strong, even in countries like France where it cannot be openly stated. As Charles Tilly (1998, p. 8) argued in his analysis of durable inequality: "Durable inequality arises because people who control access to value-producing resources solve pressing organizational problems by means of categorical distinctions". Frequently treated as second-class citizens, for local authorities it is possible to provide *or not* a answer to Roma problems of housing deprivation, it is possible or not to mobilise and defend Roma against discrimination. In some cases, it happened in Milan, in Barcelona, and in Paris, local authorities offered housing solutions only for the mother and the young children, de facto dividing the family unit, and attempting at the indivisibility of the couple's unity in its parental responsibilities.

This kind of segmented housing policies, where Roma receive sub-standard welfare provision, is a real attribute of housing discrimination. This is why for example in Hungary the social housing units sometimes offered to Roma families are so low quality that they do not represent a clear improvement in housing conditions. Charles Tilly (1998, p. 15) defends that "the reduction or intensification of racist, sexist, or xenophobic attitudes will have relatively little impact on durable inequality, whereas the introduction of new organizational forms . . . will have great impact". Our research shows that policies facing Roma housing deprivation and discrimination in many cases exacerbate the use of categorical distinctions and, correspondingly, the incidence of discrimination.

All actors perceive this haphazard discretion in deciding who will benefit and will not as a problem. But it is not openly discussed: there are no deliberative meetings among relevant actors to discuss it. Government's lack of clear guidance regarding compliance with antidiscrimination laws and regulations allowed organizations to establish and legitimate "their own compliance measures" (Pager and Shepherd 2008, p. 197). Confronted with the scarcity of resources and the desire to assess the family's integrability and solvency on a case-by-case basis, the actors recognise the problems, but do not take steps towards a possible collective resolution grounded in reflexivity. In this situation, we can note multiple negative consequences: on the one hand, political clientelism and corruption, and on the other hand, strong competition and ruptures in solidarity among residents.

Local contention among residents, and between residents, police and local authorities does not depend only on the uncertain discretion of housing and welfare provisions. There is another mechanism that creates tension in the more marginalized settlements: disputed land plots in municipalities and their associated settlements, and the issues of aleatory (if

not simply undefined) property rights. Regularization processes are seldom studied, even less implemented. In many countries, informal housing does not allow those living in these spaces to declare administrative residency at that address. Lack of administrative residency implies losing the right to many welfare provisions, paradoxically housing allowance eligibility. This is a key issue since by withholding administrative residency from those inhabiting marginalized spaces, those who are the most in need cannot benefit from existing social rights as those rights are tied into administrative acknowledgment of residency.

In Paris and Barcelona, a principle of de-ghettoization (Markovic 2021) seems very important when implementing concrete policies, fundamentally improving the conditions in the environments where Roma live, mainly in the urban context regarded as ghettos. Policy goals of public health and public order, such as reducing conflicts with neighbours, seem more important than changing the way in which these locations are perceived by the majority population (see also Le Galès 2017). In Hungary and Romania, and partially in Milan, a principle of de-stigmatization is evoked by civil servants and policy makers, but more as a working hypothesis than with steps to create an operational plan. Confronting the stigma and labels attached to Roma based on the existence of negative stereotypes, within housing and neighbourhood renewal programs would demand re-branding the location and encouraging desegregation.

All actors are well aware of how antigypsyism plays a major role in mitigating the success of ambitious housing programs, and even medium-range relocation schemes. In the housing market, the presence of Roma households in an area is considered undesirable since it may cause the decrease in property values. This perception, although not universally shared, represents one of the major hurdles to the desegregation efforts (Markovic, 2021), and it is discussed, denounced and considered as a main exogenous threat to inclusionary housing policies. In our research we saw that this reality is not treated as a variable, which -in fact- varies, which is part of the field of forces to be dealt with, which can be handled by methods both of negotiation and of place valorisation (e.g. combining housing intervention with the location of a collective good for the benefit of the inhabitants as a whole).

Roma inclusion implies serious urban planning too

The persons we met having experienced an "upward housing career", so to say, an improvement in their housing situation, express greater satisfaction in all their life spheres. Housing improvement seems to increase and sustain individual empowerment, work commitment, job regularisation. There are no magic recipes, no simple determinism, but from the point of view of the Roma, and the civil servants and social workers we met, when housing comes first it exerts a positive impact on the working life and other deep

factors of personal well-being and autonomy, mental health included. In the language of Amartya Sen, our empirical results confirm that in a situation where Roma receive endowments and rights, social capital and individual welfare is developed with positive returns on the "conversion factors" for their personal and family well-being (Sen, 2000). Beyond the language of social choice and human development, this interpretation points to the fact that improving housing (including the quality of the surrounding environment, not only the home) with collective goods (like sewage) and subsidies is not an economic and political cost, but it is an investment, with positive returns for the individual concerned, and for the whole local society in terms of social capital, security, and quality of living together. This does not mean that the provision of decent housing is sufficient in countering the existing exclusion of the people from marginalized Roma settlements: interesting programs realized in the five territories accompany housing improvement with other enhancing measures (mostly employment-oriented). But here we want to insist on the fact that seeing the improvement of housing conditions is undeniably the most important initial step, with many positive effects on personal motivation and engagement.

Desegregation is part of this process, but it has requirements. It is positive if made through improving the quality of collective goods at the local level, favouring inside/outside flows, reducing discrimination in the real estate market and in the rental market, as well as offering affordable housing opportunities. Such local efforts would result in a win-win logic. On the contrary, if "desegregation" becomes simplified arithmetic of eviction, moving the most vulnerable in even worse housing conditions, and weakening their social ties and friendships, it only magnifies hyper-segregation and impoverishes people's lives and opportunities. One of the results of our research points towards programs aimed at increasing the human and relational resources involved in the process of making changes to the housing system, and consist in the benefits deriving from living in social environments (including services, networks of services, and the local community) which are porous, rich in social ties, encounters, exchanges and shared experiences. Improving neighbourhood connections to the surrounding urban environment and public transportation are particularly important in the Hungarian and Romanian contexts, but in every city and region we studied the quality of infrastructures and collective goods and their link with open sociability, security and job creation is a massive challenge and requires both social policies and urban planning.

We can highlight some methodological reflections concerning the fight against housing deprivation and discrimination. In contexts of poor economic resources– an improvement of housing conditions encourages people to overcome any sense of passiveness and resignation, and to exercise their capacity to choose and to act, to cultivate his or her interests and to become involved in projects, to take risks, and so on. A quality home is a powerful incentive for self-realization.

Secondly, active participation of the recipients is key. Inhabiting a place means not just finding a roof and shelter but connecting with a local community and realizing contextual security: individuals feel both protected by and encouraged to participate in their local

community in a common venture. The increase in protection and encouragement can free frustrated motivational resources from isolation and insecurity, and can help channel these resources towards cooperative behaviours, participation and commitment to the program of change.

In almost all interviews Roma claim to need more information on their rights and available policy opportunities, as well as transparency regarding timing and selection criteria for housing schemes or employment programs. Common databases of policy knowledge and communication, clear information on rules and procedures, are very important to reduce conflicts among the poor. It is through more transparency that we can reduce political clientelism in order to satisfy basic housing needs, improve local democracy by opposing illegitimate privileges, unfairness, patronage favours and corruption, as well as fighting against gangs and criminal control in the villages/neighbourhood. Better circulation of information also helps individuals get out of vicious cycles of usury and personal servitude by indebtedness. Any serious housing improvement program cannot neglect these political and democratic dimensions. They must do so at every level, from the macro level of formulating transparent and non-discriminatory rules and procedures, to the meso level of organisations, conventions and operational plans for implementation and intervention in the material environment. But also, and we stress that this level must not be neglected, the micro level of meetings and interactions of aid and social support must receive attention. Transparency and the quality of information transmitted and shared by social workers is fundamental. At every level, increasing transparency, guarantees and rules, will enhance the odds that housing policy multiplies personal and collective welfare. Bombating clientelism, improving shared understanding of boundaries and rules, and supporting institutional trust constitute the basic conditions for a housing improvement program to have an impact on every sphere of individual well-being, including economic autonomy.

All three of these features point towards the strategic importance of using social policies to activate the human and relational resources that need to be integrated in housing policies, and to boost social ties with the characteristics described above. Among these different policy instruments, social housing is not a minor one. In all the cities, except maybe in the Paris suburbs, it is very rare. Even in the Paris suburbs it remains difficult to access social housing, and current social housing policies aren't able to actively reduce Roma housing deprivation. Combating segregation, deprivation and discrimination requires political commitment, advocacy coalitions to sustain a policy in times, adequate resources, and serious urban planning. Our results show the importance of improving the social housing stock, although this is not sufficient one its own. We recommend multiplying housing policy instruments and enlarging resources to grant access to the existing ones. But once again, this is not enough in a situation of stigmatisation, racism, uncontrolled discretion and political clientelism: it is important that even urban planning may be able to fight against the ethnic ordering that categorize Roma as inferior second-class citizens. This is the social ordering that allows a system in which certain individuals receive substandard housing provision in a context of low collective goods provision, and in which these same individuals are not able to enforce their rights. This *discriminatory territorial order* is reproduced

with planning codes, behavioural norms, poor infrastructure as well as substandard conventions on time management, hygiene, and infrastructures.

Urban planning is an eminently political activity. It sets up spatial routines, establishes procedures of population selection and differentiated protocols for action, with the aim of reducing the margins of social mix in and mitigating political action intentionality and discretion. In this regard, Laurent Thévenot (1984) spoke of an investment in shapes: planning means giving shapes, spending resources to obtain spatial shapes to contrast ethnic discriminatory housing through the coordination of different policy intervention (construction, maintenance, renewal, care, self-build, security, listening, violence containment, assistance, promotion, capacitation, etc.).

(In)Effective social work

In our interviews, social work suffers from a negative image. The people we interviewed have a deep understanding of social work's potential and challenges. They understand the difficulties and limited resources that constrain social worker's actions. However, they also have expectations, both in terms of quality of communication and material needs. They ask for help, for information, they wish to understand the rules and requirements to have access to social housing and other welfare services. They usually denounce a lack of transparency regarding the rules used to select people for welfare benefits. In some cases they talk about bribes and corruption of social services and selection committees. Many of them also tend to point out problems of discontinuity, insisting on the fact that in the most difficult moment of their life, especially in periods of unemployment or homelessness, they felt abandoned and alone, without any real support or anyone to talk to.

Such criticism doesn't imply that all experiences of social work are negative. Individuals in our study have shared positive, even very positive experiences with social workers. However, broadly speaking in most of the interviews the message points to social services' lack of effectiveness. A 27-year-old man in La Mina told us that he does think that social services didn't want to help him, not for food at the time when he didn't have a job, not for a sports scholarship, since his oldest son plays football. He got the scholarship for his son through another Roma man who worked in the city council and helped him.

In Milan, D., an Italian Roma woman with 6 children, has been assisted by the social services and the juvenile court for about fifteen years (she is currently 40 years old). However, she considers that when she really needed their help, they were not there for her. When she was homeless, living on the street, she received no concrete offers for shelter, and she decided to squat in an apartment. But she remembers spending long months living on the street, hoping to be placed in a shelter with her children, which never happened. She tried different strategies to successfully obtain social aid, to put pressure on the social services. Reflecting on her trajectory over several years, she is not very confident and sometimes she feels that she was seen or appreciated by social service workers.

In many cases the respondents insist on the lack of transparency. No one takes enough time to explain to them how policies work, why they receive benefits or not. Many times they feel the situation is unfair and they do not understand how the system works.

In the Paris suburbs, S. is a woman of 21 years old, married with two children (4 years old, 4 months old). She lives in a shantytown in Ivry, on a site owned by the municipality. She has been living there since 2011, and when she got married, she remained in the same shantytown, in a small self-built home. When she was 17, she gave birth to her first child, and it was difficult for her and her husband to find sufficient resources to care for their young son. Consequently, for the first time, she decided to go to the city's social centre to ask for social aid, specifically financial aid to buy clothes and food for her child. The social worker in the centre spoke with her of the possibility of requesting emergency housing as an isolated, minor, mother. She could apply to go live in a shelter for isolated mothers. Her family could come visit during the day, but they would have to leave at 18h (6pm). She remembers being frightened by the social worker's insisting on this plan, since it didn't fit into what she was asking for at all. She didn't want to leave her family, or her husband, and she had come to the centre hoping for some specific financial aid. After this experience, she never went back to see the social worker, or to that centre. At the same time, she shares with us a positive relation with a NGO (Emmaus), whose staff regularly visit the shantytown. Three years after the difficult visit to the social centre, in 2020, a housing centre for migrants opened quite close to the shantytown where she lives, and the association's staff started coming to visit the bidonville residents every week. She has a good relationship with the Emmaus staff, and feels comfortable talking with them and even asking them for help. With their help, she filed her social housing application. She finds that she is more positive about the future because they come each week, and she knows she can discuss with them any social or administrative matter.

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LESSONS LEARNED: A CHECKLIST OF DESIGN AND IMPLEMENTATION PRINCIPLES

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The ongoing COVID-19 pandemic has highlighted the absolute necessity to deal with the problems of Roma housing deprivation and discrimination. Densely populated settlements with overcrowded substandard dwellings whose residents do not have direct access to sewage, water, sanitation or electricity are considered to be at high risk of becoming hotbeds for a widespread community contagion. Lack or scarcity of collective goods and public infrastructure (water pipelines, sewage systems, etc.) and special substandard land-use planning are clear signs of perpetuating territorial discrimination. Only public institutions may face and reduce these issues. A clumsy handling of the situation by the authorities whereby in certain settlements where only a few cases of the virus-contagion appeared were closed off and quarantined with all the healthy inhabitants inside, revived the debate about the need for a broader intervention to improve the housing conditions (Amnesty International, 2020). A debate that in most cases does not take into consideration discrimination as an issue to combat and overcome. Discrimination seems to be understood in a rather narrow appreciation, becoming a silent issue - even put aside in discussions as belonging to more minor issues that concern only few people, rather than a global question regarding the quality of democracy and of common goods and infrastructures for everyone. Our results illustrate the current paucity of social housing programs (especially in Hungary and Spain), as well as the relevance for an effective policy offer to improve Roma housing condition not only by providing targeted instruments but also in combatting discrimination in both social housing and the private sector, loan and mortgage markets included. Housing provisions and anti-discriminatory measures are two sides of the same coin. Both sides are essential to fight against Roma's advanced marginalization and their housing deprivation.

Spatial "relegation" affects Roma communities in most of the contexts we have studied. In villages and neighbourhood in Hungary and Romania where a majority of Roma live, as well as in shantytowns, factories and warehouses squats and in many targeted shelters in France, Italy and Spain, or in some highly segregated neighbourhoods in Barcelona, Roma suffer from housing deprivation and are grouped together without having have a choice of where to live, with no real alternatives, and little perspectives for the future. Roma do not just suffer for substandard dwellings, blaming- and stigma-producing housing discrimination: the more marginalized and poorer among them live in neighbourhoods, villages, or micro-settings marked by low social diversity, low ethnic diversity, strong boundaries between these spaces and those that are adjacent or that encompass them. In many cases, these spaces are tightly watched and controlled by authorities.

This process of discriminatory housing control based on ethnic boundaries can be particularly strong, rapid, violent. Thus, it is not just a matter of creating physical and symbolic boundaries, expelling people who are unwelcome because they are poor and from a stigmatised ethnic group. It is about separating people, individualising them, *and then* reassembling new communities with new hierarchies and social order. Separating and then reuniting are two fundamental mechanisms of the production of control. This combining mechanism is done in order to reconstruct communities of similar people, who must then accept a new hierarchy of power. Urban planning codes, infrastructure, principles of

hygiene and public health are part of this story, in which the government seeks to control through the reconfiguration of communities. It is not just about controlling by separation, but controlling by differentiating standards, by institutionalising ethnic hierarchies, by re-organising stigmatisation in action. Control requires work on individuals, communities and infrastructures in the space proceeding together. And it produces new orders and new arrangements, with even differential urban standards (e.g., for minorities it becomes possible to create sub-standard forms of housing).

Our results also show that for every Roma interviewees who saw an improvement in her/his housing condition, this has always been beneficial on all levels of personal *functioning*, for their health, intergenerational aspirations, capacity for work and income generation, openness and unbarred conviviality, social participation and mutual aid. As we declared, this research is not a policy analysis. It does not present a comprehensive state of housing in the five countries and does not pay attention to the legal aspects of housing policy and particularly to the system of social housing. Furthermore, it does not seek to assess and compare the housing conditions of marginalized Roma communities in the five countries. It does not shed light on "what is" and "what is (to be) done" with regards to the housing of the poorest groups of Roma people. It has a more limited, narrow and precise scope: it presents the point of view of some Roma, sharing their perceptions, feelings, reflections and strategies regarding discrimination. It also discusses how existing policies are framed by Roma as well as by some relevant civil servants, advocacy coalitions and policymakers in order to understand what are the main mechanisms of discrimination at stake in the cities and regions we have studied.

This report's conclusion does not contain a set of recommendations derived from the empirical findings. It just tries to highlight some of the major points the qualitative research has discovered concerning Roma's aspirations to live in habitable homes.

Even though individual contexts differ, there are several key principles that apply to most of them and which we want to bring out and call attention to:

It is politics, nothing more and nothing less than politics.

> Almost all the policymakers we interviewed spotlight problems of consensus building, of coalition building, of managing conflicts with anti-Roma groups, of justifying interventions towards Roma beneficiaries. Issues related to political communication, resisting racist and discriminatory pressures, maintaining an inclusionary policy style are paramount. Final decisions regarding construction / renewal / maintenance / infrastructuring in a municipality are made by the mayor and the municipal council. Groups of residents or NGOs can make a pressure, but the onus is on the representatives and the administration to file the request for the state's financial assistance and then manage the whole process. The strong role of the mayor pushing for housing improvements or for reproducing a discriminatory territorial order has proven to be crucial to understand concrete outcomes.

Sometimes it might be sufficient if the political authorities grant their support and the practical management rests with the local leaders. But NGOs alone are not able to successfully manage the housing condition improvement or the resettlement of people. They need ongoing legitimacy, continuous support from the local government, by upper institutional levels too is even better. In Paris suburbs this is particularly evident, with many territorial inequalities, and governance styles that change city by city (Cousin, et al. 2020), but it is not different in the other Countries.

Variety of policy instruments is key.

NGOs, Roma and pro-Roma rights organisations pointed to the fact that social housing is currently marginalized, while it would have to be sustained and boosted, because it provides dignity, and a durable basis for individual well-being. It may also have a de-segregation potential, but urban planning is fundamental to improve this potential and not reproduce conditions of segregation and marginalization. We also collected many criticisms towards temporary housing: that it is sub-standard, based on emergency, and in many cases more tailored to individuals than to households. Nevertheless, due to the differences in individual contexts, people's abilities and preferences, social housing is not a universal solution. For some residents might be more suitable to build a house, while others may benefit from a gradual passage from a substandard dwelling to decent housing. For many, reputational instruments that offer guarantees necessary in accessing the rental market would be the best solution. The absence of programs and campaigns to combat discrimination in being approved for bank mortgages to buy a house or to receive a loan to restructure the actual home is a problem. Also, policy instruments aimed at clarifying property rights, and facilitating the registration of the real estate in which a person lives in a land register. If the households live in the shacks or cabins and there is enough land for construction, transitional housing schemes are a decent contribution. The self-help construction supported by microloans is suitable mainly for the households that are more well-off and at the same time capable of building the house by themselves (and it is a space-demanding solution, so the availability of land is a necessary precondition). There are many policy instruments, and their diversity is key for an effective housing policy applicable to all kinds of circumstances (Le Galès, Pierson 2019). There is no one-size-fits-all solution, that is why the existence of a variety of options and making them available is crucial.

It takes time.

The shift from substandard dwellings to decent housing does not happen overnight. Long-term engagement that exceeds the electoral calendar is relevant, but very rare.

In a multilevel environment, we see that many laws are not enforced, most of the plans are not approved, and even funded programs are not implemented. The whole housing policy sector in Catalonia and Barcelona is a typical example, but all territories we studied struggle to find time, and retain political resources to support medium-term programs.

Beyond communication and cooperation, information and transparency.

In order to achieve the sustainability of the given housing solution, but also the above-mentioned political "longevity", NGOs insist a lot on the creation of communication channels with both Roma residents and other citizens. Such channels should not be transient but rather established enough to stay active throughout the whole process. On the side of the Roma we interviewed, clarity and transparency on rules and procedures is called for as a necessary change. Local governments use opacity and especially ambiguity as a tool to boost programs and maintain consensus and votes. But the level of opacity we observed on the ground produced too many perverse effects, and overall led to Roma's disengagement. Even programs that involve the future tenants in the construction require limited discretion and full information on rules of participations (who could be included, what are the requirements and the benefits).

Prevent financial distress, do not only punish it.

Rents, deposits and other responsibilities should be communicated clearly and right from the start. Households can therefore anticipate and save up. The rental payments as well as the family's capacity to pay should be monitored regularly and transparently in order to prevent the accumulation of debts. Financial education can be just another tool of stigmatisation and blaming, serving only specific behavioural suggestions. However, it could offer opportunities for serious training for poor people, without forcing the liberal myth of autonomy and independence, but with encouragement towards a capacity of tailored support and empowerment (Lazarus 2020).

Meaningful and continuous social work.

Issues related to social work continuity have been pointed out specifically by Roma interviewees. They are not part of the narrative and frame of policy makers, civil servants, Roma and pro-Roma rights activists. Our interviews show that Roma are affected by problems of discontinuity. In particular, many told us to have felt

abandoned in the moment of highest needs. We also observed many innovations, notably in terms of conflict management (in Barcelona), orientation and vocational training in Milan, women self-help groups (in Paris suburbs, but in Milan too), and many others. But most of them are project based, and episodical. Times and cooperation go hand in hand, especially when it comes to challenging issues like homeless emergencies, home destructions (for fire, floods, and so on), evictions but also intermediate policy instruments that map out housing-related needs, or community's self-management of their homes.

Consider the bottom of the bottom, the last among the lasts.

Generally speaking, it seems that most interventions and policy opportunities are dedicated to vulnerable people, but not the most vulnerable ones. In every country we have noticed a shift of housing policy towards the middle classes. In Milan, a regional law states that new social housing estates can be open to no more than 20% of the very poor. But in the other countries as well we have observed a general trend of increasing exclusion of the poorest from maintenance programs and social housing.

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METHODOLOGICAL ANNEX

- Topics and rules for semi-structured interviews and focus groups
- Policy Process Information Grid

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Semi-structured interviews with Roma

Sampling for semi-structured interviews with Roma

- Each Research Unit has to collect 20 interviews with Roma.
    - 10 Roma living in the metropolitan area (at least 6 months per year), over 18 years of age, who have seen their housing condition improved.
    - 10 Roma living in the metropolitan area (at least 6 months per year), over 18 years of age, who are struggling to improve their housing condition, but without success, or that simply have **not** seen their housing condition improved.

- If possible differentiate for age and gender.
- If possible differentiate for transnational behaviour/sedentary behaviour
- If possible differentiate for single-parent / couple, and with children/without children

Rules for Semi-structured interviews with Roma

- To help the interview photos and short typical stories of housing inclusion/exclusion could used
- Each research unit may find pictures and typical stories that are well adapted to the local context
- The interview cannot be longer than 1h15'm
- Most sensitive questions have to be asked in the middle of the interview
- The order of the topics does not have to be respected, but all the 5 main topics have to be covered.
- Not all the subtopics have to be covered.
- Interviews have to be recorded to be valid (if needed, not integrally recorded).
- Only individuals that accept to sign the consent form may participate
- Before the beginning of the interview the consent form has to be signed

Topics discussed in the semi-structured interviews with Roma

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Necessary information to collect:

Before or after thematic sections:

- Gender
- Year of birth
- Place of birth
- If in a transnational pattern, or has definitively migrated: year of departure from the country of origin
- Nationality at the time of birth and at the time of the survey,
- Marital status
- Position in the household
- Number of children

Within thematic sections (should appear during the conversation, in relation to the main topics):

- Current place (city, department/country) of residence
- Current housing type (ie: flat, shack, farmhouse, tent, and so on)
- If in a transnational pattern, or has definitively migrated: Housing occupied in the country of origin
- Status of occupation of this house
- Has benefited or not from policy instruments related to housing
- Has benefited or not from policy instruments related to economic integration
- Living condition have improved or not

- ork status
- Social benefits

I section – Housing career

Aim: understanding life trajectory, identify housing "breaking points"
Discuss residential situation:

1. Where do you live?
2. What can you tell me about where you live? *(What is the housing type of this residence? How long have they been there?)*

Opportunities and constraints within this situation:

1. How did you get to this place? Where were you living before this (*if migration, also follow up on housing in country of origin)?*

If people bring up issues related to resources or housing policy, you can follow up with these secondary questions:

1. What are the resources that you depend on to live here? (Family help, social capital, work status).
2. Are you receiving any help from administrative offices? (*Identify policy instruments mobilized: here, have at hand possible measures so that if they don't remember the name, you can list some options)*
    1. Do you ever receive financial aid?
    2. Have you ever been in an emergency shelter?
    3. How did you feel about these services? *(Do you see emergency housing services as an opportunity, or a trap?)*

1. How does this living situation affect other members of the household? What about your nearest relatives? Are you trying to live closer to them? Are they trying to live closer to you?

II section – Ego's residential projects for the future

Aim: understanding appreciation of current situation, and short and long term plans.

1. What do you think of your current place of residence?
2. Do you think your housing condition has an impact on your health or on your family's?
3. Do you have plans to move?
    1. If yes: where to? With whom?
    2. If yes: could you describe your project, and its state of progress

If people bring up issues related to resources or life projects, you can follow up with these secondary questions:

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1. Where do you hope to live? Do you have long-term goals?

III section – Discriminations.

Aim: understanding experiences of discrimination, and feelings about local institutions

1. Have you ever felt discriminated against?
2. When you were looking to rent/buy your home, did you say you are a Roma? Do you think it is possible that being Roma makes it harder to find a home?

If people bring up issues related to discriminations or administrative offices, or social services, you can follow up with these secondary questions:

1. Do you go to public offices, and to social services in particular? Do you like it? Do you feel welcomed?
2. When you have a question for social services, how long does it take for you to receive an answer?
3. What can help you to face these discriminations and stop them?
4. Do you see mechanisms to improve the reputation of Roma?

IV section – Neighbourhood Incorporation and local conflicts

Aim: identifying sources of conflict, and support networks

1. Have you ever had conflicts within your neighbourhood? Why?
2. Who is providing you help in case you need money, information or social support with the children?

If people bring up issues related to administrative offices, or ordinary network of social support, you can follow up with these secondary questions:

1. What associations or churches have helped you in any matter related to your wellbeing in the neighbourhood?
2. Have you ever had conflicts with local institutions? Why?
3. In your life, what is really important in the neighbourhood you want to live in?

V section – Relation with the formal bank system

1. When you need money, to whom can you turn? Would you go to a bank?
2. Are you aware of any programs and projects aiming to improve the access to loans and credits in the formal bank system?

If you have time, and if respondents like to talk about banks, you can follow up with these secondary questions:

1. What do you think about banks?
2. Do you think the situation with banks is changing? Do you think it could become better? Or worse?

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Semi-structured interviews with Policy Makers and Executive Civil Servants

Sampling for semi-structured interviews with Policy Makers and Executive Civil Servants

- Each Research Unit has to collect 5 interviews with policy makers and executive civil servants in charge of planning housing policy
- 1 head of a national agency in charge of housing problems
- 1 person from the regional government
- 1 local councillor / deputy mayor on the left wing
- 1 local councillor / deputy mayor on the right wing
- 1 head of a public office for Roma inclusion or equivalent depending by Country

Rules for semi-structured interviews with Policy Makers and Executive Civil Servants

- The interview cannot be longer than 1 hour
- Better to ask sensitive questions in the middle of the interview and not at the very beginning
- The order of the topics does not have to be respected, but all topics have to be covered.
- **Not all the subtopics have to be covered: please select those most appropriate to your national context.**
- Interviews have to be recorded to be valid.
- Only individuals that accept to sign the consent form may participate
- Before the beginning of the interview the consent form has to be signed

Topics discussed in the semi-structured interviews with Policy Makers and Executive Civil Servants

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I section – Diagnostic of Roma Housing Situation and Policy Responsibility

- Main subtopic questions:
  - How do you assess the current Roma housing situation?
  - What are the main problems,
    - Have there been any significant changes?
    - If yes: at what moment was there a shift?
    - For which reasons? What do you think?
    - What are the main policy instruments adopted to deal with these problems?
  - Would you say there are serious forms of residential segregation affecting Roma?
    - Is there any effort to reduce segregation?
    - Is there any effort to improve dangerous living conditions?
    - Do you know of any assessment of the cost represented by Roma segregation?
    - Do you see something like chronic social and ethnic segregation (not only Roma)?
  - Are policies investing to improve access to a house?
    - What is privileged: renting or ownership?
  - Would you agree with the caricatural statement that there are mostly short-term solutions for long-term needs, or do you consider this statement unfair, or even injurious?

II section – Policy work and implementation.

- Examples of subtopic questions:
  - Do funds and policy instruments follow universalistic welfare measures or do they target explicitly Roma groups?
  - What is the role played by the III sector, church groups and private actors?
  - Do you consider social workers and local offices well trained and effective in assisting the poorest part of the population?
  - Do you know of any projects to improve the reputational capital of Roma in accessing bank loans?
  - (*if it is relevant in your Country*) What is your opinion of emergency shelters for Roma? Would you agree they are a resource? What about a trap?

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- What are the main institutional problems you face (ie: Mobilisation of European Funds; lack of legislative authority; issues related to follow-up, coordination and governance)?

III section – Spatial and contextual factors in housing policy.

- Examples of subtopic questions:
  - How do you deal with housing precarity, shantytowns and environmental risks (pollution, inundation, fire)?
  - What are the current types of emergency accommodation?
    - *If in the Country there are emergency accommodations:* How is emergency accommodation managed? What can be done for the issue of overcrowded shelters?
  - *If relevant in your Country:* Is there weather-responsive management regarding access to housing? (Example: Winter; Heat Wave)

IV section – Discriminations.

- Examples of subtopic questions:
  - Do you think it is appropriate to talk in terms of discrimination against Roma in the housing sector?
  - How does discrimination work?
    - Is discrimination present in the processes towards admission (both targeted services and ordinary welfare facilities)?
    - Or would you say it is related to personal prejudice of some street-level bureaucrats in charge of selecting the recipients?
    - To understand prejudice and discrimination is the problem poverty or ethnicity?
  - Do you know of any projects or attempts to combat discriminations?
  - Have you noticed any important evolutions over the last years?

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V section – Categorization and definition of Roma.

- Examples of subtopic questions:
  - How are Roma considered?
    - Could you identify relevant patterns in categorization?
    - What are the main evolutions from the past?
    - Would you find it appropriate to speak of racism against the Roma?
    - Do you agree that there is an issue of suspicion and doubts on the economic reliability of the poor?
  - Concerning problems of categorization and labelling of the Roma, do you see any evolution in the housing sector?
    - In the real estate market?
    - In housing policies and social services?
    - *If relevant in your Country:* How do you assess the selectiveness of the right to accommodation in emergency shelters or in other social services?

- *If possible, in the mood of the conversation*, try to explore the issue of Roma reputation and political appreciation of what should be done.

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Focus groups with street-level actors

Focus Group' s Sampling

- Each Research Unit has to organise 2 focus groups
- Each focus group has to be composed by 5 participants (no less, no more)
- Focus Groups will gather social workers, street level bureaucrats, community-based leaders, and volunteers.
- The criteria to select and invite people to the focus group is that these people are working on the ground at the implementation level of housing policy.
- Each focus group has to involve participants not only specialised on "Roma issues", but with experience working on housing access for poor people.
- Participants have to come from different parts of the metropolitan region.

Focus Group' s Rules

- Focus groups are organized around 5 sections
- Each participant could talk around 5 minutes in each section
- The focus group will take 2h30m
- Two facilitators have to steer and encourage the conversation
- Focus groups have to be recorded.
- Only individuals that accept to sign the consent form may participate
- Before the beginning of the focus groups the consent form has to be signed
- At the end of the focus groups an assessment form has to be filled

Focus Group' s Topics

Introduction by the facilitators.

5 minutes

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- Presenting R-Home and its scientific goals
- Presenting the Focus group aims
- Insisting on focusing on problems and solutions of daily *implementation* of housing policy and projects for Roma

I section – Introduction of each participant.

25 minutes

- 3 minutes introduction: each participant introduce themselves, their work and engagement, main continuities and discontinuities in their work since they started (what has changed)
- 10 minutes for questions and chats to create a good mood

II section – Policy Community and Actors Configuration.

30 minutes

- **Guiding question**: Who are the *main actors* in the local welfare system for housing policy? Participants should share their own point of view and not rely on neutral descriptions.

- Examples of subtopic to be introduced during the conversation by the facilitators are:
    - What is the hierarchy?
    - Who is really present, day by day?
    - Who is missing, or almost absent?
    - What are the main problems in terms of coordination?
    - Do they see major relational conflicts?
    - Do they see major actors' competition?
    - How are the different roles defined?
- 3 minutes for each participant for its short speech
- 15 minutes for questions and chats, and common conversation

III section – Financial and Human Resources.

30 minutes

- **Guiding question:** What are the *main resources* in the local welfare system for housing policy? Insisting on their own point of view and not on neutral descriptions.

- Examples of subtopic to be introduced during the conversation by the facilitators are:
  - What are the main funds mobilised?
  - Are Roma associations present on the field level?
  - Do the available funds and policy instruments belong mostly to universalistic welfare measures or do they explicitly target Roma groups?
  - What are the main discontinuities from the past?
  - What is your opinion of emergency shelters? Would you consider them a resource or a trap?
  - Do you know of projects aimed at improving the reputational capital of Roma in order to access bank loans?
  - What roles are played by private funders and philanthropic actors?
- 3 minutes for each participant for their short speech
- 15 minutes for questions and chats, and common conversation

IV section – Discriminations.

30 minutes

- **Guiding question:** What are the *main dynamics of discrimination* in the local housing sector (social housing + real estate market)?

  Insisting on their own point of view and not on neutral descriptions.

- Examples of subtopic to be introduced during the conversation by the facilitators are:
  - What are the main criteria of selection?
  - Do you have any idea of the proportion between who is accepted and who is excluded in social housing programs? What is the percentage of success? Do you know the success rate for the Roma applicants?

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- How does exclusion from services work? (screening, filtering and removing potential or former recipients from welfare benefits)
- How is the selection justified? Has there ever been openly racist justification? Is the main justification that selection is done on the basis of available resources? Are there formal criteria of appropriate behaviour?
- Do you see any difference between cities in the same metropolitan region?
- Do you think it is appropriate to speak of discrimination against Roma in the housing sector?
- Do you think that under prejudice and discrimination the problem here is poverty or ethnicity?
- Do you see any relevant patterns in the mechanisms or the processes of discrimination? How could you explain it in a few words?
- Do you know of any projects or attempts to combat discriminations? Would such projects use funds and policy instruments belonging to universalistic welfare measures or could they target explicitly Roma groups?

- 3 minutes for each participant for its short speech
- 15 minutes for questions and chats, and common conversation

V section – Categorization and definition of Roma.

30 minutes

- **Guiding question:** What are the *main processes of categorization* in the local housing sector (social housing + real estate market).

Insisting on their own point of view and not on neutral descriptions.

- Examples of subtopic to be introduced during the conversation by the facilitators are:
  - How Roma are defined?
  - What has changed in the last years in the way society defines the Roma?
  - In applications for assistance, how is Roma trustworthiness tested or "certified"?
  - Are there associations or civil servants who take on the role and function of sponsors to help the Roma?
  - Can you think of mechanisms that could help improve the reputation of Roma?
  - Do you see any relevant patterns in the mechanisms and processes of categorization? How could you explain them in a few words?

- Would you find it appropriate to speak of racism against the Roma? Would it make sense to you to speak of issues of suspicion and doubts on economic reliability of the poor?

- 3 minutes for each participant for its short speech
- 15 minutes for questions and chats, and common conversation

Grid to organize information on the housing policy process

- In your City/Region, what are the main housing policies towards the poor?
- In your City/Region, what are the main housing policy instruments, towards the poor
- Does your City/Region have some specific housing policy measure, programme or scheme towards the Roma?
- Does your City/Region have an explicit policy for people living in slums and shanty-towns?
- Has your City/Region measures and schemes for helping the poor accessing homeownership or tenancy?
- Does your City/Region finance community development policies to manage conflicts and help very vulnerable Roma individuals and families to integrate their neighborhood?
- Could you please describe main programs and projects aiming to improve the access to loans and credits in the formal bank system?
- Who is in charge of regulating the housing policy implemented in your city/region? The state? Or another institutional level?
- Who is in charge of financing the housing policy implemented in your city/region? The state? Or another institutional level?
- What are the main advocacy coalitions sustaining housing policy towards the poor in your City/Region?
- Do you find incentives and procedures supporting coordination between housing policies and active labour market policies in your City/Region?
- What are the main advocacy coalitions sustaining housing policy towards the Roma in your City/Region?
- What are the main problems in the implementation of housing policy towards the poor (and especially the Roma) in your city/region? Please write shortly if they are mostly related to:
    - the design-implementation nexus?
    - financial issues?
    - organisational issues?
    - skills?
    - ambiguous procedures and guidelines?
    - conflicting goals?
    - veto players?
    - open opposition by external actors?
    - open opposition by internal actors?

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- lack of Implementation process legally structured to enhance compliance by implementing officials and target groups?
- lack of support of interest groups and sovereigns?
- changes in socio-economic conditions which substantially undermine political support or the efficacy of available policy instruments?

- And what are the main points of strength and success in the implementation of housing policy towards the poor (and especially the Roma) in your city/region?

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