‘Keeping the children close and the daughters closer.’
Is family housing support in Greece gendered?

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Abstract
The welfare regime of Southern Europe, and Greece in particular, does not adequately cover the needs of its citizens. On the contrary, and within this context, family welfare has to be much more efficient. Moreover, the support received from the family imposes a sense of reciprocity, as receivers are expected to be givers in the future. This reciprocity is assisted mainly by the female members of the kin, defining to a degree their housing practices. Data for this paper is derived from a wider research project investigating young people’s housing practices and family strategies through in-depth interviews in Athens, Greece. Bringing gender to the fore, it explores how the housing provision from family is impacted by the receivers’ gender role in connection to family welfare obligations.

Keywords
Family, housing, Greece, gender, welfare

Introduction
Ernestene Friedl’s account of family strategies in the 1950’s still applies to the contemporary Greek family: ‘The essential family obligation is to maintain a ratio between property and children, such as to enable each child, when the property is divided into substantially equal shares among all the children, to maintain in his turn and for his family a decent standard of living’ (1959, 49).

For Greece, there is a historical correlation between home and gender, according the dowry culture. In cases of marriage, the parents of the bride typically had to offer a dowry to the groom in the form of money or other assets. The dowry was calculated according to
the bride’s health, looks, strength and reputation (Friedl, 1962; Allen, 1985). This unavoidable expense meant that the family had to be strategic in order to afford the cost of a dowry and to ensure that the daughters had good prospects in marriage (Friedl, 1962; Allen, 1985). Traditionally, the dowry was used to fund a home for the newlyweds (Allen, 1985), thus passing capital from one generation to the next (Friedl, 1962). This custom has had an impact on family housing strategies and, consequently, on families’ preference for male descendants, as they do not need dowries. Today, dowries are typically banned under the 1983 Family Law, but they still exist informally in the form of family housing support for young people, regardless of gender.

The Greek welfare system promotes, or even presupposes, a strong commitment to maintaining the traditional family unit in order for people to cover their needs. The social services provided by the state are merely complementary to family welfare, especially when family reserves reach their limits. Today, families in Greece employ housing strategies to ensure the well-being of their children, as owning a house is considered a secure asset that certifies a family’s protection against urban challenges, both social and economic. Family housing provisions for younger members usually bear certain characteristics that are linked to the – assumed – identity of the beneficiary. Women and men seem to be offered different housing solutions that are dependent on their gender and intra-familial responsibilities. However, the gender dimension of family housing provision in Greece is an understudied topic, researched only indirectly by the gendered impact of the crisis in family-centric societies (Andreotti, Mingione and Pratschke, 2013; Vaiou, 2014a; 2014b; Papageorgiou and Petousi, 2018). There is no specific work focusing on the gender attributes of family housing support in connection to the imposed social roles of each gender.

In this study, 40 research partners were interviewed in relation to their experiences of housing. Through their life stories and housing pathways, it is explored if the gender of the beneficiary affects the family housing provision that is destined for him/her. Gender here is considered the conventional binary of female and male in accordance with Greek hegemonic ideology. The choice of gender binarism is done with careful consideration to research effectively the certain culture that accepts mainly the classification of social gender into two forms (woman and man) as well as heteronormativity. Moreover, the ‘family’ is considered here as the extended one: consisting of grandparents, aunts, uncles, in-laws and cousins (Paxson, 2004).

The following section addresses issues of the Southern European, and especially the Greek, welfare regime and its housing attributes. The second section elaborates the development of housing and family housing strategies in Greece up to the impact of the current crisis. This exploration is followed by the methodology employed in this research. The next section draws on empirical data from the field and is divided in two main parts: the types of family support and the women’s role of carer that impacts housing decisions and opportunities during the lifecycle. The concluding section briefly discusses how family housing support aims to reproduce gender roles that preserve a family-centric culture.

**Welfare regime and housing traditions**

The Southern European welfare regime is determined by similar politico-institutional, socioeconomic factors and a particular path to modernization (Ferrera, 2010).
According to academics, these countries (Italy, Greece, Spain, Portugal) lack the assistance of the state; consequently, the family is highlighted as the main shock absorber of socio-economic turbulence (Naldini and Jurado, 2013; Moreno and Mari-Klose, 2013; Martin, 2015). Their national political economies rely on external growth strategies (Fotopoulos, 1986) with unequal public policies and practices. Moreover, the provision for care and social protection is a family commitment, thus relieving the state and the employers from this ‘worry’. However, the four states also present important differences – greater than those of other groups of nations (ibid.; Andreotti, Mingione and Pratschke, 2013; Moreno and Mari-Klose, 2013; Martin, 2015).

According to Trifiletti (1999), who groups Greece along with the other Southern European countries, the main structure of this micro-economy is the family. The main scheme, especially before the current financial crisis, included the, traditionally, male breadwinner benefiting from good job opportunities during his active years and a significant pension in retirement, with which he supported not only the family but also kinship members in need (Naldini and Jurado, 2013). It is important to mention that through the years women’s participation in the labour force increased, but mainly in underpaid, unregulated, informal and part-time employment. However, the income from salary or salaries are typically not sufficient to support a family. Thus, there has always been the need for some form of indirect support from the state through subsidies, and/or tolerance towards self-management of needs, or financial and in-kind support from the family in order to ensure survival (Trifiletti, 1999). The state social security schemes – even though not sufficient alone in combination with other family incomes and allowances – can achieve a ‘synthesis of breadcrumbs’ to meet the everyday and emergent needs of family members (Trifiletti, 1999; Martin, 1996; Naldini and Jurado, 2013). Therefore, there is a need to collectivize not only the family incomes but also the financial difficulties in order to make ends meet.

Although the intergenerational financial arrangements vary greatly among different families, there is a dominant culture of parents striving to provide for their children. This includes, but is not limited to, housing solutions. The two main categories of housing support are material (in-kind) and financial support (see also Dagkouli-Kyriakoglou, 2018). In the direct material support, the family grants free access to an owned, unused accommodation for a limited period, or it offers it as a gift to younger members. Another material support practice, which may be regarded as a short-term solution, is cohabitation with parents or other single—usually older—relatives in the latter’s rented or owned accommodation. Another scheme of support is financial, in the form of money transfer for the purchase of a house or a regular, long-term allowance of an unspecified amount. Depending on the arrangement, the children can avoid the costs of the house or can contribute by paying the renovation of a gifted house, mortgage, taxation and repairs. Nevertheless, paying rent to the parents is not a common arrangement.

**Homeownership**

Even since the end the World War Two and the Greek Civil War (1949), Greek planning laws encouraged spontaneity in city development (Leontidou, 1990) and speculation in space production (Tsoulouvis, 1987), thereby rendering homeownership achievable for all social classes, which will be analyzed in the next section. However, those who
acquired urban properties earlier, ensured an asset for the next generation and a form of financial security. Access to homeownership declined in the next generations; thus it was stratified unevenly across generations (Forrest and Yip, 2012). This differentiation of access penalized those who did not manage to achieve homeownership during the years of ‘housing prosperity’.

Homeownership and social stratification are also reproduced by the pattern of the family *polykatoikia* (apartment building). In this pattern, a detached house that is owned by a family is extended to accommodate other family members, especially the oldest and youngest (Antonakaki, Rizos and Vaiou, 1983; Mantouvalou and Mavridou, 1993). Parents invest in this scheme (of the family *polykatoikia*) to produce more houses on the plot. They do this by adding extra floors, thus creating a construction that is many storeys high. Inside these buildings, family members live almost exclusively, but they may also rent out properties to non-relatives to increase the family income. The vicinity of family households also produces an area of support in terms of family welfare, with childcare and general repairs taking place here (Allen et al., 2004). This scheme of kinship’s proximity and reciprocal support provides security and financial relief to family members (Mantouvalou and Mavridou, 1993).

Another common practice in Greece is extended intergenerational cohabitation, a practice that again became very common during the global financial crisis (Marques et al., 2014). Extended stays or returns to the parental home can be explained by the poor performance of the labour market, the absence of welfare support for housing, the limited availability of high-quality and affordable rented housing, and the cultural norm of relying on the family (Micheli and Rosina, 2008; Serracant, 2015; Mínguez, 2016). Considering the above, many Greeks are supported by a ‘cushion’ of intergenerational solidarity and family welfare (Serracant, 2015) resembling a ‘substitute for the limitations of state intervention’ (Martin, 1996, 31).

**Family welfare**

The reciprocity of support across generations inside the ‘welfare society’ (i.e. families, extended relatives and neighbours) is assisted by women’s devotion to and work done for their families (Martin, 1996). The welfare society functions on the basis of personal connections, affective links, networks of exchange and sociability, and a cashless economy (de Sousa Santos, 1987; Hespanha, 1995; Arriscado Nunes, 1995). Specifically, the work conducted by women includes informal healthcare services; caring for the frail, the elderly and the young; helping with housework; shopping; and providing companionship (Vaiou, 1996).

Despite the importance of the family welfare as an institution, state support for it is almost non-existent (Papadopoulos, 1998). In particular, the state fails to secure an equal female presence in the labour market and, consequently, gender determines one’s participation in the labour force and circumstances of employment (O’Connor, 1993). Today, the participation of women (aged over 15-years-old and economically active) in the labour force is 43.91%, according to World Bank (TheGlobalEconomy.com, 2020), which is lower than the world’s average (51.68%). However, this percentage does not reflect the discrimination printed on considerable
wage gaps (Livanos et al., 2009), while women usually work fewer hours in paid jobs than men (Kambouri, 2013). Moreover, Greece has the highest rate in Europe of hidden women’s labour, including both migrants (in sectors where unregulated, informal and part-time employment is the norm) and ethnic women (14.7% of women over 15 years of age work in the family business without pay3), who therefore are without any social security contributions for pension.

Consequently, there exists a vicious circle of kinship obligations for women. Firstly, the women “are sent” into the labour market without protection as they do not usually enjoy union safeguard (Trifiletti, 1999). Secondly, there is lack of state provision for care services for the family. This, in combination with the fact that their care work is taken for granted, leaves no alternatives for working women but to undermine their career in order to cover family needs. Because of their “self-evident linkage” to family welfare and the related obligations, they are always disadvantaged in pensions as their career is impacted by the urgent needs of the family (Trifiletti, 1999). Therefore, they may stay unemployed, unregistered or work part-time for a period in order to assist other family members in need. In this way, the gendered division of roles and domestic chores are sustained (Martin, 1996), while the position of women as the sole carers within families is reinforced, thereby reproducing their economic dependence on men and the family welfare (Papadopoulos, 1998).

The development of Greek housing regime and familism

In the aftermath of the World War Two, there was an emergent necessity for housing to cover the needs of the population (Mantouvalou, 1985; Vaiou, Mantouvalou and Mavridou, 2000). This was especially the case in Athens, regarding the internal migrants who moved there after the war and those who had become homeless as a result of the war (Leontidou, 1990; Allen et al., 2004). The state policy towards their needs was to tolerate public land dispossession and illegal construction of private housing (Alexandri, 2018). This ‘non-policy’ created an unspoken agreement between the state and its citizens: that citizens will self-regulate their housing needs, while the state will allow it and even support it indirectly (Hadjimichalis, 2011; 2014).

The state welcomed the spread of illegal housing construction, mainly through self-building from the household members and their kinship network.4 In that way, the housing needs of the Athenian population were covered with minimum cost shouldered by the state (Allen et al., 2004). When internal immigrants arrived in Athens, they were able to dispose a small capital to purchase a piece of land, and usually only the necessary construction materials (Mantouvalou and Mavridou, 1993). Some of the self-builders, former farmers, became construction workers when they came to the city. Thus they were able to facilitate the construction of a house of their own, a house for relatives/kinship, or request the assistance of their co-workers for the construction (Allen et al., 2004). Markedly, as the construction should last only one night, due to a presidential decree that legalized the houses build over one night5, the relatives and the social network was mobilized to realize the construction (Mantouvalou and Mavridou, 1993).

The social diffusion of homeownership proved especially beneficial to the working classes, who were able to acquire a property with a bearable cost (Allen et al., 2004;
A category of tax exemptions was also introduced for intra-family money transfers, dowries and parental donations (Maloutas, 2008). Families exploited these policies to access property and provide housing solutions for their family members. Around 1965, the home owners consisted of 47% self-promoters, while 22% inherited the house or gained it with intra-family transfer, and only 23% purchased it (Maloutas, 2003).

Later, between 1965 and 1980, an intense period of housing production affected family housing strategies (Emmanuel, 2006). The implementation of the antiparochi system promoted this intense production (Leontidou, 1990; Mantouvalou and Mavridou, 1993). With this system, a small landowner could turn his property over to construction by offering his plot to a contractor. In this way, a joint venture was created between the owner of the land and the contractor, who provided the capital and the management of the construction project. The contractor would then build an apartment building and finance its construction by selling some of the apartments beforehand. The landowner, as compensation, would receive one or usually more apartments, and the rest of the apartments represented the “payment” to the contractor (Leontidou, 1990).

Hence, the small landowner could move to a modern house, while being able to cover current and future housing needs of his family with the extra apartments. Wealth accumulation could also be achieved by renting or selling the surplus of apartments gained from the antiparochi process (Allen et al., 2004; Maloutas, 2008). Simultaneously, the state gradually incorporated the illegal buildings (built in previous periods) into city plans, thus rendering them legal (Leontidou, 1990).

Though the market became a major player in the housing sector, Greek mortgage loans did not favour borrowers. Higher initial deposits were still required; consequently, family support remained indispensable for new households (Allen et al., 2004). According to Emmanuel (1994), 50% of Athenian households acquired their house through property transfer and/or significant financial support from the family. In 2013, 38% of homeowners declared that they had got their house through inheritance, parental donation or as a form of compensation on the exploitation of a family plot. A total of 47% highlighted that the family financial participation in the property acquisition was high or moderate (Emmanuel, 2014).

Moreover, the percentage of buyers increased, whereas the percentage of self-builders decreased (Maloutas, 2003). The second-hand housing market became popular due to the transfer of properties from the upper and middle classes to the lower classes (Maloutas, 2008). The less-privileged families turned to defensive tactics to cover the existing needs of their members (Maloutas, 2008). Namely, these tactics usually involved the merging of extended family households and/or rearrangement of the distribution of family members across the family housing reserves.

Following the year 2000, housing construction projects declined, and subsidies merely reinforced loans (Allen et al., 2004; Siatitsa, 2014). The mortgage market grew due to the ending of restrictions on bank housing-loans in connection with political announcements on the imposition of budgetary measures, such as future imposition of value add tax on construction, which raised the demand (Balabanidis, Patatouka and Siatitsa, 2013; Alexandri and Janoschka, 2018). Family strategies focused on supporting the purchase of houses with bank loans, as this was not possible only through the household...
income (Balabanidis, Patatouka and Siatitsa, 2013). By 2010, the effects of the global financial crisis became more tangible in everyday life.

In the years prior to the crisis, a change in relation to interfamilial dependence occurred: single-parent, strictly nuclear and non-relatives households appeared in urban centres, and gender roles slowly changed, both outside and inside households, with a strong tendency towards female emancipation and autonomy (Allen et al., 2004). This period, when people could sustain their favourable housing solution financially and socially, lasted only a few years, until the recession broke.

The Greek crisis was not mainly a housing crisis but a sovereign debt crisis that resulted in the implementation of austerity policies and strict budgetary cuts. As a result, distress arose in the housing market, as well as an increase in unemployment, and households’ and citizens’ impoverishment and indebtedness (Naldini and Jurado, 2013; Serracant, 2015; Siatitsa and Annunziata, 2017; Alexandri and Janoschka, 2018). During the crisis, the main pillar of Greek society (i.e. the family) regained its power and hegemony over dependent members. Crisis and austerity measures attacked the wider public sector and its strong bonds with the family strategies and supplies (Vaiou, 2014b), thus striking the family and its capability to support its members. Even if the Greek family was slowly progressing towards new norms and practices, the crisis challenged this evolution by highlighting family welfare as the main source of security for its members.

**Methodology**

Methodologically, this paper is part of a wider research project investigating the family support on housing, and it involves 40 participants, Greeks, who have lived or are currently residing in Athens, Greece. As this paper focuses on the gender dimension of family housing strategies that emerged during the narrations of the research partners, the age limit is not absolute (25–45 years old). However, the sample regarded people who did not have children and who had not adopted the role of carer for frail parents at that point. Therefore, they were not the main carers of their or the extended family, and they could, in theory, be more flexible with their housing choices.

This research employs a qualitative approach with the analytical framework of housing pathway as a core. Housing pathway concerns the succeeding household forms and housing practices that individuals experience over time and space (Clapham, 2002). One of the key concepts for this approach is the categorical identities (gender, sexual orientation, ethnicity) and their impact on the individual perception of the self and, his/her own and others’ expectations of appropriate behaviours (ibid.). In that way, these identities may impact the family housing support that can affect the housing pathway. Thus this analytical framework was the most adequate to explore the gender identity impact on housing.

The core method of research was comprised of in-depth interviews, focusing on the respondents’ and their households’ housing pathways through the loose format of their narratives of family life. The interviews were carried out between January 2017 and January 2018 in Athens, Greece. The snowball sampling method from multiple initial contacts was employed for the interviews. All interviews were conducted in Greek, and the quotes are the product of the author’s own translation.
Family housing support

The gender dimension

Housing practices, strategies and support are impacted by the gender of the practitioner, as gender performativity bears collective ambitions that are registered in the social environment (Bourdieu, 2001). Indeed, family support for housing can demonstrate certain gender differences. To begin with, *prika* (dowry), a strongly gendered term, is used to refer to parental donations and house-gifting. Even though the *prika* system was abolished in 1983, the culture of traditional gender roles prevails today and impacts family housing strategies for young women.

In the case of Dimitra (30), for instance, her parents gave her an apartment inside the family *polykatoikia* so that she could live with her long-term boyfriend. For Dimitra’s brother, on the other hand, their parents do not plan to grant him a specific property, but they are eager to support him building inside the family plot. Accordingly, for another research partner, Aris (30), as a son, the plans point to a more active role for him:

> We have a plot […] that [my] parents […] found it really cheap, and they got it as an investment in the beginning of their marriage. […] Concerning the sharing, it will ‘come’ to me. Because Mum had in her mind that I will be able to build something there.

Indeed, the provisions for women focus on providing their future families with a house, whereas for young men the housing strategies presuppose a more active role on the construction of their houses; it is anticipated that they will contribute to the ‘construction’ of their own housing solutions. This notion can be linked to various family strategies, since, in agricultural communities, a daughter accepted her inheritance in the form of a *prika* (cash for housing acquisition in a city or as part of the family’s property), whereas the son had to wait to receive his portion of the family property after the death of the family patriarch (although granted rights were often given beforehand). The son was also expected to work on the family land and simultaneously expand the real estate family fortune (Allen, 1985; Paxson, 2004). The story of Alex (27) echoes the perception that men ‘will construct’ their own home. In this extract, he describes the structure of his parental house in terms of family housing strategies:

> Here, essentially, in the basement, we, the kids, were living [temporarily, during puberty and early adolescence], the parents on the first floor and […] the rest of the floors were intended for my sisters, when they would be married. […] For me and my brother, theoretically they had a plot outside of X [the city that his parents live]; my brother already took half of it and built his own house. The other half, theoretically, is mine [to build].

Young (1997) criticizes that the physical activity of construction is still perceived as a man’s activity, whereas a woman’s duty is to preserve and nurture a sense of home in the constructed house.

Alex’s story also demonstrates the tendency of parents to have mapped the locations of housing solutions for their daughters. Indeed, young women are usually expected to live closer to the parental home, but this could be done also for reasons of kinship. By
safeguarding the proximity, parents can support them in relation to their household needs and later themselves receive anticipated care, which be analyzed in the next section.

It is apparent here that housing provisions for women usually coincide with their marriage and formation of a new household. This process highlights the persistent culture of the dowry as a form of housing provision for the future family of the daughter. To highlight this process, I here introduce the narrative of Olga (42), who has returned to the parental home for short periods as ‘a rest from financial agony,’ among other reasons. Her parents were happy that she had returned, because they worried about her being single, and they consider it necessary for her to stay with them so that she will be safe and save money: ‘They considered me also single; thus, it was even easier for them to tell me [that it was] for the best [to return home], not to have expenses.’ So, parents tend to neglect the rationale of independent living as long as a woman is single. However, this can be also true for the sons.

**Forever carers**

Home is a site of caregiving, especially through kinship and women’s devotion to it (Papataxiarchis, 1991; Blunt and Dowling, 2006). The rhetoric of the patriarchal breadwinner versus the female nurturer produces specific gender norms that are imposed on women and oblige them to carry out unpaid work to cover the needs of the extended family. Female family members remain the main care-providers for their family and extended family. Moreover, unemployment for women may result in compulsory care work inside the family, covering for another member who is working (Trifiletti, 1999).

Saraceno and Keck (2010, 677) state that if a country’s degree of ‘familialism by default’ is high, so too are the intergenerational responsibilities and, accordingly, its ‘gender specificity, with women being prevalently responsible for care and men for financial support.’ Before the crisis, there was a growing phenomenon of informal and paid care-work carried out by female immigrants, meaning that care was externalized (Moreno and Mari-Klose, 2013). However, the crisis and related dismantling of public services – already insufficient, including care for the children and the elderly – affected women in many ways: a. the female immigrant workers in these services (the care workforce consisted of 79% of women in 2009) lost their jobs, as people in need of care could no longer afford them (Vaiou, 2014b); b. pensions were severely reduced, impacting the elderly’s’ ability to contributed to the coverage of the cost of care; and c. the crisis, and especially austerity measures, caused a stop to women’s entrance to well-paid jobs in the public sector (Daskalopoulou, 2016). Young women (15–24 years old) were especially affected by the crisis, with 61% of them registering as unemployed in 2013 and 47.4% in 2018 (TheGlobalEconomy.com, 2018). At the same time, the government reduced unemployment benefits, and the criteria to receive them became stricter (Zambarloukou, 2015). Consequently, Greek families could no longer receive any formal support in their kinship obligations (Vaiou, 2014a, 2014b). Thus women in Greek society were forced to offer unpaid assistance.

In the interviews with the participants of this study, there were numerous occasions where the gendered provision of care was demonstrated and linked to housing support,
especially in relation to proximity. The extracts below reveal this tendency through the geography of kinship households. Aris (30) and Liza (45) state:

When my grandma fell down and had to come from the village [to Athens together with my aunt] in order for my mother to take care of them, they lived in one of the two small houses that are close to us [owned by the family] in order for my mother to be able to go up and down from our house – that [house] is right next to us in the same [family] plot – so she can take care of them. *Aris*

I had some cousins that my grandma should also ‘raise’ [take care of]. […] They were living in Chalandri [an Athenian neighbourhood]. Therefore, our mum decided to move to Chalandri in order for the grandma to cope with the [care needs] of all the four grandchildren. *Liza*

Through these stories, it is evident that older family members typically offer unpaid care and material housing support to younger family members (see also Paxson, 2004). In these cases, housing proximity was crucial and impacted the settlement decisions of the household in need.

Accordingly, young women who want to start a family often choose to be close to the parental home, especially to their mothers, in order to receive support for their own family and house obligations. This trend has been obvious in housing strategies since the first anthropological research in this field was conducted in Greece: ‘chances are good that the house or apartment [given as a dowry] is going to be located in a neighbourhood populated by relatives and friends of the woman’s family’ (Allen, 1985, 11). As an example of this tactic, Mitsos (33) explains that his parents wanted to move to the countryside, but they felt obliged to stay in Athens in order to cater for their son’s family needs:

The reason is that my brother, who has two little children, lives here [in Athens] and especially when they were younger, my mother babysat them; and she was helping in general, because they were both working - my brother and my sister-in-law. The most important reason for my parents to be here [in Athens] is my nephews, their grandchildren.

As Mitsos continues his narration about the housing strategies of his family, another important aspect arises:

Basically, my parents helped my brother to acquire a house […] essentially, they bought the house […] with their savings. […] really close to the house that they bought. It is located close to the parental house of my brother’s wife.

Although the house was a gift from the husband’s parents, it is in proximity to the wife’s parental house. Thus the intra-familial care network includes all three households. Through the micro-geography of households, another issue is highlighted: daughters need to be proximate to their parents in order to take care of them. This is depicted in the case of Tasos (32), who explains why he and his fiancé chose a certain Athenian area in which to settle down:
Because the ‘woman’ [Tasos’ fiancé] is from here, in order to be close to her mother and dad. [The aim was] for them to have someone to help them.

Young women are restricted by specific obligations that include receiving and offering care. Thus they bear responsibilities when it comes to housing decisions due to their roles as future mothers and carers: decisions that will assist them fulfilling their gender role inside the family. This is strengthened by the fact that even before the crisis Greece lagged behind other European countries in formal care for children, with just 15.7% of children under 3 years of age in formal care in 2004 (Moreno and Mari-Klose, 2013).

**Discussion**

It seems that the social imaginary of women, and especially daughters, as vulnerable and, at the same time, an integral and persistent part of the kinship, impacts both the housing solutions destined for them as well as their housing decisions. Consequently, the housing pathway of young women in Greece is much more defined than that of their male counterparts.

The daughters housing provision that is already strategically planned serves also the desirable – maybe for both parts – proximity to the extended family households. The proximity assists the care services that mainly women are offering to the members. The maternal sacrifice of the previous generation will be reciprocated in the future as the receiver takes the role of generator of kinship sentiment; and this regards specifically the women (Papataxiarchis, 1991).

Housing and care support can provoke a feeling of debt to the receiver that is important for future reciprocity of support. The ‘continuing balance of debt […] insures that the relationship between the two continue, for gratitude will always constitute a part of the bond linking them’ (Schwartz, 1967, 8; see also Gouldner, 1960). Both parts acknowledge that the supported person will accept, together with the support, the debt to reciprocate through obedience to family life obligations, the housing and care support.

The gift of a house transmits the social imaginary that the giver has for the receiver (Schwartz, 1968). When one considers gender in relation to housing, ‘masculine’ and ‘feminine’ housing solutions can be found in family housing provision, similar to the gendered presents that girls and boys are expected to receive. In this vein, gifts serve as generators of identity in the same way that houses do, and their acceptance means the recipient’s acceptance of an identity imposed by the provider (ibid.). The self-regulation of housing needs in Greece reproduces a strong familistic culture and related gender roles that are essential for its preservation.

However, during this limited in time research, there is no resentment recorded, where people, and especially women, see the vicious circle of inter-generational support as something they wish to escape. This could be because most of them are still mainly receivers of support rather than carers. Moreover, according to the persistent culture of familism in connection to an absent welfare state, it seems more acceptable for children to take care personally of their frail, old parents. All of these factors may highlight the inter-generational support reciprocity as the only alternative.
Concluding thoughts

Housing in Greece has always been a matter of family welfare. The absence of direct housing policies functions as an indirect policy that promotes the self-regulation of housing. Housing support is offered by Greek families, but its provision comes with a manual of social behaviour and gender roles. The parents who have managed to acquire a house and later succeed in implementing housing strategies to support their children are the real ‘patriarchs’. Their rule is valid as long as they support their children, and they usually expect a conventional, linear life trajectory from them.

The differences between housing support for male and female family members were highlighted through this research. These differences are based on the gender roles that they are expected to fulfil. Gender performativity also involves responsibilities related to the family, such as birth, childcare and elderly care. These are considered as the moral concerns of women as daughters, mothers and grandmothers, thereby satisfying an imposed lifelong role of obligations and devotion. There are no signs of change of this cultural element so far. However, it will be interesting to observe it also longitudinal in relation to the new wave of emigration that occurred after the initiation of GFC, which led many adult women abroad and away from their kinship and the related obligations.

To conclude, there is need for further research on the gender dimension of housing support as well as the gendered impact of austerity in Greece. It is necessary to address the reproduction of gender imbalances within Greek families and society in relation to the available welfare. Last, but not least, housing policies should be demanded – policies that will remedy structured gender inequalities and support alternative housing solutions that address individual needs and insulate young family members from family dependency.

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Supplemental material

Supplemental material for this article is available online.

Notes

1. As such various intra-familiar economic processes, such as production, division of labor, income management and financial strategies are considered.
2. The households where two breadwinners existed grew from 1993 until the beginning of crisis from 42% to 54% (Daskalopoulou, 2016).
3. https://www.ekathimerini.com/27844/article/ekathimerini/news/part-time-jobs-hard-to-find-many-women-in-greece-working-without-pay
4. This term refers to a production that was neither commercial nor social, as there did not yet exist a housing market or social housing solutions (Mantouvalou and Mavridou, 1993).
5. P.D. 18-20.3.1926.
6. A gendered pronoun is used here because at this period, the owner of the house was usually perceived to be a man.
7. The welfare regime where there are no publicly provided alternatives to, or financial support for family care (Saraceno and Keck, 2010).

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