Forms of Social Exclusion in Familistic Welfare Capitalism: Family Homelessness in Athens

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Abstract
This article critically examines the adequacy, limitations and problems of familistic welfare capitalism in protecting vulnerable groups against poverty and social exclusion. After discussing the general characteristics of the familistic type, the predominant role of the family in it as well as the crisis it is undergoing, the article examines the paths of single-parent families towards homelessness in Athens. The field research reveals the structural deficiencies of this type of protection: The absence of family support, housing and family policy residuality, precarious employment, and the conservative culture of the European South are likely to expose vulnerable groups to risks that directly threaten the protection of human life.

Keywords: Crisis; Greece; Social Policy; Southern Europe; Welfare State Regimes.

Introduction
This article critically examines the adequacy, limitations and problems of familistic welfare capitalism in protecting vulnerable groups against poverty and phenomena of social exclusion, such as homelessness. This shall be attempted through the empirical exploration of the pathways of single-parent families to homelessness. The analysis will focus on the field research that has been done in homeless family shelters in the Athens area, the capital of a country that is representative of the familistic type that characterizes the countries of Southern Europe.

Over time, a variety of socially marginalized people have come to be concentrated in the center of Athens. Since the 19th century, numerous state and religious institutions for the purpose of providing welfare support (asylums, nursing homes, orphanages) have been created within the urban environment and, as the decades have passed, have become an integral part of it. In the 1990s and 2000s, the mass settlement of refugees and immigrants in Athens led to a rise in publicly-visible homelessness (Arapoglou, 2004, p. 623). During the financial crisis, Athens experienced the largest phenomenon of homelessness compared to other urban centers in Greece (Dimoulas et al., 2018). Athens is also the place where the widest range of housing services is located. In this sense, Athens is the most important city for the shaping of the characteristics of homelessness in Greece.

Southern European states place great emphasis on the informal institution of the family in meeting social needs (for example Saraceno, 1994; Ferrera, 1996; Petmesidou, 1996; Andreotti et al., 2001). The family in these countries holds a central role both in the social protection of its members and the fulfillment of their social reproduction processes (Petmesidou 1996). The family-centered nature of this type of welfare is likely to lead to structural impasses when family protection is absent or when, in crisis conditions, it is unable to fulfill the functions of social reproduction² (Papadopoulos & Roumpakis 2013). According to Papadopoulos & Roumpakis

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² According to Marx (1867), social reproduction means those processes that ensure the stability of the social structure over time, akin to the biological reproduction of populations.
(2013, p. 207), in the southern European countries the role of the family in processes of social reproduction is of major importance. This is due to the fact that the institution of the family in these countries not only functions as an informal social protection mechanism, but also as an economic agent (Papadopoulos & Roumpakis, 2013, p. 207). As such, the inadequacy of family protection in such a model is likely to expose vulnerable individuals or groups to phenomena of extreme social exclusion, highlighting its ineffectiveness (Kourachanis, 2016).

Homelessness is a multidimensional form of social exclusion and its appearance can be explained through four general categories of causes: structural; institutional; relationship; and individual (Edgar, 2009). Structural factors refer to wider economic changes, migratory movements or changes in property market prices. Institutional factors refer to the availability of social services, their distribution, their adequate and effective coordination, and the existence of an institutional protection framework against evictions.

Relationship factors refer to the family status of the homeless (for example, lonely individuals), the status of their family relations (for example foster parents or domestic violence phenomena), as well as the rupture of the family or social bonds due to widowhood, divorce or separation. Ultimately, individual factors refer to the existence of disability or long-term illness (e.g. learning difficulties), low educational skills, alcohol or drug addiction, and discrimination based on gender or age (Edgar, 2009).

The phenomenon of homeless single-parent families in Athens reflects, at first glance, relationship causes of homelessness. Nevertheless, the central role of the family institution in the social protection of the Southern European countries potentially permeates such a condition with structural dimensions as well. Is, then, the structure of the familistic welfare type sufficient to protect those people who cannot benefit from the informal solidarity of the family? This question shall be answered through the development of the following argument. Following the description of the main characteristics and the modern transformations that govern the familistic type and its Greek version, the selection of research methods and techniques is described. In the fourth part of the article, the findings of the field research are discussed. The article ends with the extrapolation of a number of conclusions.

**Theoretical background**

**The characteristics of Familistic Welfare Capitalism**

The revival of interest around comparative research in the field of social policy during the 1990s has its origins in the classic study by G. Esping-Andersen (1990). As is well known, Esping-Andersen made a distinction between three welfare state regimes: the Liberal or Anglo-Saxon; Corporatist or Continental; and Social-Democratic or Scandinavian. One of the criticisms of the Esping-Andersen typology was that he did not include in his study the “Latin-Rim” countries of Southern Europe (Spain, Portugal and Greece) (Leibfried, 1992).

Since the mid-1990s, Social Policy scholars have argued that the examination of these countries, along with Italy, makes it possible to distinguish another welfare type with special characteristics (Ferrera, 1996; Petmesidou, 1996). These particular characteristics include the underdevelopment of the welfare state in these countries (Leibfried, 1992; Gough, 1996), and the resilience of the institution of the family as a form of social protection (Saraceno, 1994) as well as an informal form of solidarity inspired by religious values and influenced by the culture and beliefs of the Church (Castles, 1993). The parameter of Christianity has been considered especially crucial in the formation of the capitalist welfare states (Van Kersbergen, 1995).

Based on the above arguments the work of Maurizio Ferrera (1996), who studied the characteristics of the welfare state in the countries of Southern Europe, has had a fundamental influence on this debate. As Ferrera points out, the development of the welfare state in these

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3 Much of the scientific bibliography, especially until the mid-2000s, argued that the countries of the European South constitute a misapplication of the Corporatist or Continental Welfare Regime (Katrougalos, 1996, Esping-Andersen 1999, Katrougalos & Lazarides, 2003).
countries was characterized by considerable delay, significant distortions and divergence from what was presented as a model in the early decades of post-war Western Europe.

Ferrera explicitly referred to seven distinct attributes of the Southern European countries: the first one is that income transfers are of considerable significance and income substitution systems show particularly high internal polarization. A second attribute is the unequal distribution of protection across the spectrum of social risks and social policy fields. A third element is the existence of universal access in healthcare systems. A fourth feature is the low state penetration into the welfare sphere and the coexistence of state and non-state actors. A fifth dimension is the existence of resilient clientelism. Another element is the low efficiency of its public services, while the last feature is the unequal contributions of professional groups to the financing of the welfare state, due to the heterogeneity of the institutional framework, the extensive shadow economy and extensive tax evasion (Ferrera, 1996).

Through his approach, Ferrera highlighted the impact of this social protection structure on the institution of the family. Although the family in these countries undertakes to cover the institutional and social deficiencies created by social policy, the lack of state support in covering housing needs and, in general, social services creates evident difficulties for the family in coping with these issues. Therefore, the lack of an effective housing and social policy are, along with other factors, two key aggravating factors for the social reproduction of the family (Ferrera, 1999, p. 46; Mari-Klose & Moreno-Fuentes, 2013, p. 479).

Subsequent studies have expanded on the similarities between these countries in the provision of social care services by family members (Trifiletti, 1999), gender inequalities in the family and the labour market (González, Jurado & Naldini, 2000), the significant convergence in structure and characteristics of the labour market (Karamessini, 2008), and the specific methods of managing unemployment (Gallie & Paugam, 2000). In terms of the dimension of gender inequality in employment patterns in Southern European countries in particular, lower female employment rates and higher unemployment rates for women who are able to work can be observed. At the same time, women are put into precarious and flexible jobs, as well as into informal forms of employment (Karamessini, 2008).

The Role of the Family in Familistic Welfare Capitalism

The institution of the family is one of the three pillars that comprise the welfare triangle (Esping-Andersen, 1990). Family is traditionally strong in the countries of Southern Europe and, to a large extent, functions as a decommodification mechanism (Papadopoulos & Roumpakis, 2013, p. 207; Petmesidou, 2013, p. 600). The great institutional weight of marriage, the assumption of domestic work by the wife and the intensity of family intergenerational solidarity networks have intertemporally rendered the family as the key bulwark against social problems (Mari-Klose & Moreno-Fuentes, 2013, p. 479). In this sense, family in Southern European states has a catalytic role in the social protection system (Petmesidou, 2006), especially in situations where the needs of the individual are not adequately catered for by public services (Naldini, 2005, p. 9).

In the Mediterranean countries, family has an expanded importance. It is no coincidence that the rate of large households in that geographical area is clearly above the European average (Therborn, 2013, p. 472). The key role of the family indicates a widespread network of relationships, responsibility and loyalty among its members. In particular, bonds among households and kin networks are often characterized not only in emotional terms but also through practical solidarity. An interesting paradox is that countries that place greater emphasis on the family institution are those in which state family policies are particularly weak (Naldini, 2005), thus forming a situation of unsupported familism (Saraceno, 1994).

The development of the family's leading role in Southern European welfare states has had an impact on exacerbating the position of women in comparison to men, creating additional social discrimination. In this way, a landscape of economic and family dependency is shaped for women under the dominance of the male breadwinner model (Moreno Minguez, 2005). The crisis that familistic capitalism has undergone in recent years has further put into question its ability to ensure decent living conditions for citizens. This is a condition that shall be discussed below.
The Crisis of Familistic Welfare Capitalism

Over the last two decades, Southern European welfare states have faced serious challenges. Both external pressures, such as the process of European integration and the wider effects of globalization, as well as internal, such as the transformations in their economic, labour and social environment, have pushed them into a structural restructuring and destabilization of their traditional characteristics (Mari-Klose & Moreno-Fuentes, 2013, p. 479). These pressures are accompanied by changes in cultural values and attitudes concerning the institution of the family. For instance, the European integration project has certainly had a positive effect on changing the position of women in family and employment, as well as on reducing inequalities between the roles of both parents in household responsibilities (Leon & Pavolini, 2014).

Over the years, the progressive erosion of the familistic type, along with major changes in family life, family patterns, and employment, have caused considerable disorder in the family’s ability to be the main welfare pillar (Petmesidou, 2006, p. 339). The new risks faced by families have a significant impact on their welfare and efficiency. Recent studies argue that the approaches to date are unable to interpret the real dimensions and causes of the development of familistic capitalism. According to those studies, the familistic type is undergoing a profound crisis. Austerity measures and their wider implications render the family incapable of ensuring the social protection of its members. In this way, unless there are radical changes, generalized insecurity, poverty and social conflict will prevail (Papadopoulos & Roumpakis, 2013, pp. 219-220).

The crisis and its implications have had a significant impact on the economies of Southern European countries. The implementation of severe austerity measures and extensive cuts in social protection systems, along with over-taxation, create strong pressure on the middle and lower social classes, resulting in widespread patterns of new poor people (Petmesidou & Guillen, 2014, pp. 13-14). All these developments, which are described in detail below in the case of Greece, have a considerable impact on the populations of Southern Europe. In particular, they result in weakening family networks in terms of providing adequate social protection for their members. Thus, a large proportion of middle and lower-class households encounter marginalization (Petmesidou, 2013, p. 613).

The phenomenon of homeless single-parent families is an example that highlights the deficiencies and problems of familistic welfare capitalism. This is because it reveals the inherent inadequacies of social protection in cases where family support is absent or, due to the crisis, is no longer capable of helping its members. A brief discussion of the crisis in the Greek welfare regime follows, after which the field research methodology, its results and the conclusions reached in the article are presented.

The Crisis of Familistic Welfare Capitalism and Weak Family and Housing Policy

Greece is a representative country of familistic welfare capitalism, experiencing in the most painful way the consequences of the economic crisis. According to Eurostat data, Greek public debt increased from 103% of GDP in 2007 to 127% in 2009 and, following the memorandum interventions, to 177% in 2015 (Eurostat, 2017). Since 2010, Greece has had to resort to fiscal adjustment programmes (Memoranda of Understanding) offered by the European Union, the European Central Bank and the International Monetary Fund. The implementation of the measures to date has had a negative impact on the income and taxation of Greek citizens, exacerbating inequalities within Greek society (Matsaganis, 2012).

Social policy is a victim of budget restrictions. Significant reductions in pensions, welfare and family allowances, as well as the weakening of social services are only some of the extensive adjustments to the Greek social protection system during the crisis. Moreover, structural changes in the field of employment have burdened society even further (Kouzis, 2016, pp. 14-17).

Bearing in mind that in times of crisis and austerity policies the structural factors of homelessness thrive (Eliot & Krivo, 1991), the indirect evidence4 of the Greek case has shown their intensification. According Eurostat (2017), in Greek society poverty risk and social exclusion rates increased from 27.7% in 2010 to 35.7% in 2016, unemployment rates from 7.8%

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4 It is worth noting that although in the years of crisis there are serious indications of deterioration of homelessness, even today there are no official data on the number of homeless people in the Greek territory.
in 2008 to 24.9% in 2015, long-term unemployment rates from 3.9% in 2008 to 18.2% in 2015, material deprivation rates from 21.8% in 2008 to 40.7% in 2016, while housing burden rates for poor households increased from 18.1% in 2010 to 40.9% in 2016. At the same time, public housing support expenditure was reduced from 0.38% in 2007 to 0.01% in 2013.

Family policy itself in the welfare states of Southern Europe is characterised by inherent underdevelopment (Ferrera, 1996). Greece is consistently ranked in the lowest positions of EU member states in family support interventions. Crisis and austerity policies have burdened households even further (Matsaganis, 2014). In 2014, Greece recorded the second lowest rate of family and child protection benefits, which marginally exceeds 4% of total social benefits (Eurostat, 2017). The amount of these benefits is low, making it impossible to have any effective influence on protection against social risks. In particular, the unified child support allowance ranges from €13 to €40 per month, depending on the number of underage children and family income. The special support allowance for large families amounts to €500 per year and is granted in three installments.

All these developments create considerable pressures on the familistic social protection type and the role of the family in social reproduction processes is weakening (Papadopoulos & Roumpakis, 2013). In such a situation, the family does not have sufficient resources to protect its vulnerable members, who are exposed to extreme social risks.

There are strong pressures which intensify the risks of homelessness and, in any case, lead to the suspicion that there is an increase in the phenomenon of homelessness (Kourachanis, 2016). At the same time, the social policy framework for homeless people in Greece is residual, focused on the management of publicly visible and more extreme patterns of homelessness (Arapoglou & Gounis, 2015). These emergency management policies are primarily implemented by NGOs, funded by large public benefit foundations, corporate social responsibility practices, and European funds. The state is limited to supervising these social interventions with a limited intervention role of its own (Kourachanis, 2016). Based on this residual social protection grid for the homeless and, in combination with the pressures on the familistic type, a logical working hypothesis would argue that those who are exposed to the risk of losing their home, in the absence of family support, are likely to encounter homelessness.

Research Methodology

In order to detect the factors responsible for the phenomenon of homeless families in a representative country of the familistic type, in the absence of official quantitative data, qualitative research methods are selected. In particular, the pathways to homelessness shall be examined. The pathways offer a deep insight into homelessness, which highlight both the experiences of the homeless and the wider parameters (general economic and social circumstances, availability and effectiveness of social services, family and kin support networks, individual choices), which comprise the overall environment that lead each individual to homelessness.

This is an approach that was first implemented in Fitzpatrick’s (1999) study on Glasgow's young homeless people. Fitzpatrick criticised the static perception of most homelessness studies and underlined the dynamic nature of the experiences and pathways of the homeless. The pathways method contributes to understanding the specificity and complexity of the paths followed by a person or a household, which result in their becoming homeless. They also focus on the experiences, interactions and attitudes of homeless people. These pathways may include one or more incidents of the homeless losing their homes and their attitudes and perceptions are key factors in understanding such issues. Thus, these experiences can be deployed in order to understand how appropriate pathways can be developed to escape homelessness (Pilinger, 2007, pp. 10-11).

During the field research on homeless single-parent families in Athens, twelve interviews were conducted with homeless mothers aged 25-65, housed in social shelters. The main themes of the interview guide were the life course of the individual, their relations with their family, kin, friends and wider social environment, the most important events that affected the main stages in
their life, the impact of the economic crisis and their ability to benefit from social services and social solidarity actions.

In addition to the life courses of the twelve homeless single-parent families, five interviews were held with representatives from different planning and implementation levels of social policy. More specifically, interviews were held with one official of the Social Perception and Social Solidarity Directorate of the Ministry of Labour, Social Security and Social Solidarity, one representative of the National Center for Social Solidarity, one representative of the Shelter for Homeless Families, one official from the National Kallithea Nursery School, and one representative of an NGO which develops social interventions for the homeless. This decision was reached in order to understand more deeply the characteristics of family and child protection structures, as well as the main barriers to their access by single-parent families at risk of losing their homes. A presentation of the overall findings of the field research is given below.

**Field Research Findings**

Four significant dimensions emerged from the implementation of the field research, which raised questions about the social adequacy of familistic welfare capitalism. These dimensions highlight the latter’s structural problems and social difficulties in protecting vulnerable groups from poverty and phenomena of social exclusion, such as homelessness.

The main findings suggest that, firstly, the lack of family support leads to people becoming vulnerable and exposed to a wide range of social risks. Secondly, these threats are intensified due to the underdevelopment of housing and family policy. Thirdly, where there is social support from the family, its adequacy has considerably weakened, as a result of the impact of the crisis and austerity policies. Last but not least, the peculiar culture of solidarity of the familistic type is in some cases imbued with moral and religious perceptions.

**The Absence of Family Support Exposes Citizens to the Risk of Poverty and Social Exclusion**

The most substantive criticism of the familistic type is that, in the absence of family protection, individuals are exposed to poverty and social exclusion. In countries where the main shield against social risks is the family environment, its absence can lead vulnerable people to situations that erode their social citizenship. In the pathways of the homeless people who participated in the research, we can observe a rupture of the family bond. This fact makes them vulnerable when, in turn, they find themselves in an emergency situation. As a result, they fall into the trap of housing exclusion and homelessness. It is also worth noting that in the case of single-parent families, minor children are also implicated in this situation, a fact that limits the life opportunities of young people to a great extent.

"Q: How is your relationship with your family?
A: I come from a wealthy family but they oppressed me since I was a child. We were living in a small provincial town. In general, they did not let me do what I liked, so the other villagers would not talk about us. But the rupture came when they forbade me from having a relationship with the man I loved. They said that when I get married, only then will they let me see him.
Q: And what did you do?
A: I made the decision to go and live with him. Then my parents stopped helping me financially. I married him and we had a child. Later on, we divorced and I took the child and moved to Thessaloniki. In the beginning, I was working there in a furniture company as a salesperson, but I later progressed professionally and became a real estate agent. I was making very good money once I learned the job. Imagine, ten years ago my child was attending a private school, we had a lady to help us with the housework. But the crisis froze everything in the real estate market. Since 2011 I have
become unemployed. At first, various friends and acquaintances were lending me money. But how much could they give me? Then for a very short time I was aided by the Church and sometimes by NGOs. But they gave me peanuts. The state is nowhere. I found myself in a very difficult situation. I owed rent and I saw the eviction coming. And I did not know where to stay. I thought about going back to my hometown to stay with my parents. But to them, I was already dead. They had disowned me. I ended up staying here with my son, in the homeless shelter. It's okay for me, but why does my child have to live through this nightmare? I feel worse about the child, because I feel I'm destroying his future."

Homeless Mother, 51 years old

The above extract shows the family's key role in protecting people from social risks. By deciding to become independent, the Homeless Mother disrupted the relationship between herself and her family, something that also meant the loss of a significant source of social support. The emergence of a social difficulty, along with the rise of the economic crisis and the subsequent loss of her job, exposed her to the risk of homelessness. The Homeless Mother thus found herself alone and without adequate social support, with the result that she was unable to handle the social problems that she faced. In this situation, the residual nature of social housing services in familistic type plays a significant role, as will be analysed below.

The Underdevelopment of Housing and Family Policy
The absence of a strong public policy for housing and the family is the other facet of the structural deficiencies encountered with the familistic type. One of the reasons why this welfare type favours family protection is the underdevelopment of the state pillar of welfare (Ferrera, 1996). This phenomenon is particularly observed in both housing (Allen et al., 2004) and family policy (Flaquer, 2000). The means of support in these two fields are residual and focus on marginal coverage of needs.

"Q: Did the state services not aid you?
A: The state has not aided me at all. Unless you consider the 40 euros I receive for my children every month an aid. What needs can you cover first with 40 euros? You can’t survive one day with only 40 euros, life has become so expensive.
Q: Before you were evicted? What did you do?
Re: Before I was evicted I went to the Municipality and told them about my problem. All they did was help me get into this shelter. If I didn’t have children I don’t know if they would have accepted me here. And I believe that the reason they secured me a place in a shelter is so that the rest of the world does not see that we have reached the point of children sleeping rough, along with their impoverished and desolated mother.
Q: So they did not try to help you avoid the eviction?
A: If you think that eviction can be avoided with a box of milk for the children and a packet of spaghetti from the municipal grocery store, then yes, they tried to help. Because they were the only things that they offered me. I told them I was losing my house, and they would tell me to take some spaghetti. With spaghetti you do not escape eviction. Nor do you feed your little children for more than a day.
Q: Now, don’t you have any aid to return to an autonomous residence?
Re: Only what the NGOs offer me here in the shelter, such as clothes or coffee or food. I do not expect anything from the state. Imagine,
we are excluded as beneficiaries from the guaranteed minimum income, because we are staying at the shelter. The state probably considers us privileged for being here. How demeaning."

Homeless Mother, 55 years old

As has been argued in previous articles, social housing policies in Greece are characterized by a residual and weak grid at the stage of preventing the problem. This phenomenon has intensified in the crisis years by exposing an increasingly large part of the population to the risk of homelessness (Kourachanis, 2016). The consistently feeble state support for the institution of the family also intensifies similar risks. The Homeless Mother in the case above, a widow and mother of three children with increased social needs and responsibilities, could not be supported by policies aimed at preventing homelessness. This is due to the very limited and inadequate nature of preventive homelessness policies in Greece. The Homeless Mother had lived with her husband, who had died eighteen months previously. Her husband was the only worker in the household and after his death she was unable to manage the family's housing expenses. Five months ago, she was evicted. The children’s needs are partially covered by the municipality's social services and supplemented by donations to the shelter or benefits from NGOs. The child allowance she receives from the state is not enough to live with dignity.

The Impact of the Crisis on the Diminishing Solidarity of Family Networks

A third parameter is the fact that the crisis significantly reduces the resilience of solidarity in family networks. Even in cases where there is no rupture of the family bond, its decreasing power to protect the family members shows that informal solidarity is neither unlimited nor guaranteed. Contrariwise, the limits of its adequacy always depend on broader structural factors, such as the financial situation of the head of the family, their ability adequately to help its members, etc. These are developments that confirm the crisis of the familialistic type in fulfilling the functions of protection and social reproduction (Papadopoulos & Roumpakis, 2013).

"Q: How did you live when you became unemployed?
A: My husband’s brother helped us.
Q: More specifically?
A: He was getting a pension of 780 euros. Each month, he was giving 200 euros to us. Mainly so we wouldn’t fall back more than three or four rents.
Q: So, the help went to paying the rent?
A: Yes. And then through the Church we were securing our daily food.
Q: And how did you end up in the shelter, since there was help with the rent?
A: My husband’s brother’s pension went from 780 to 550 euros after the rapid cuts in pensions. He no longer had enough money to live on himself. How would he look after us?
Q: And what did you do?
A: At first, we went to stay in his house. But he and his wife lived in 65 square meters. For how long could we stay, another two people? His children and grandchildren came to see him and he had us in the living room. Once I found a place at the shelter, I took my child and came here to stay."

Homeless Mother, 57 years old

The dialogue cited above reveals that the implications of the crisis not only directly affect vulnerable groups (e.g. loss of work) but also indirectly. A typical indirect implication is the reduction in living standards of those family members who had previously provided assistance. Their income reduction, due to the cuts and austerity measures induced by the crisis, means that they are unable to offer solidarity towards the weak family members. As a result of this
development, vulnerable individuals lose a fundamental source of informal support and fall into the trap of poverty and social exclusion.

**The Peculiar Culture of Familistic Welfare Capitalism**

Although, over the decades, the particular cultural background attached to the familistic type has been relatively weakened, such manifestations are still observed in some cases, particularly in the provinces. The countries of Southern Europe are governed by a peculiar culture of solidarity, strongly influenced by the morals and dominant perceptions of the Church (Saraceno, 1994). The family’s solidarity towards its members is characterised by fundamental social values, which they must observe in order to enjoy its protection.

"Q: Why are you alienated from your family?
A: Since I was a child, they oppressed me so that the neighborhood would not talk about us. The provinces, you see.
Q: More specifically, how did they oppress you?
A: Eh, they wouldn’t let me go out with my friends. They wouldn’t let me wear the clothes I wanted in order not to be called a prostitute. In general, they did not let me live the life I wanted to, according to my age. And at some point I rebelled.
Q: What did you do?
A: When I met a boy and started a relationship with him, my parents reacted. They said that I brought dishonour to the name of our family. I explained to them that I love my partner. They told me that he should come and ask me to marry him, if he really wanted me. Neither I nor he wanted to marry since we were only 21 years old. Eventually, I left the house and went to live with him. Since then, they disowned and erased me as a family member.
Q: When you lost your house, didn’t you ask for help?
Re: They have erased me. We haven’t talked for years. To them, I am the unethical daughter who had extramarital relationships."

Homeless Mother, 47 years old

The extract from the interview with the Homeless Mother suggests that, in some cases, the protection offered by the family in the countries of the European South is not unconditional. On the contrary, the family members owe obedience to it and must behave in accordance with the specific cultural and moral attitudes that it holds based on the dominant social norms. The Homeless Mother, by refusing to accept the restrictions her parents imposed on her life and daily routine in the small provincial town where they lived, ended up losing the protection grid of the family. Given that their daughter did not live according to the moral rules that they embrace, they decided to disown her and not to communicate with her ever again.

**Conclusions**

This article has sought to highlight the structural deficiencies of familistic welfare capitalism in protecting vulnerable groups against poverty and social exclusion. This was attempted through the example of homeless families. The familistic type which characterises the structure of the welfare states in Southern Europe places great emphasis on the institution of the family for the social protection of its members. The weakening of the family’s ability to provide social care for its members over the last decades reinforces the criticism of the inability of the familistic type to provide adequate social coverage for citizens threatened by social risks. First and foremost, through the pathways of the homeless people examined in this research it can be seen that the lack of family support in this specific welfare type plays an important role in exposing individuals to the threat of homelessness. This fact underlines the problematic structure of the familistic type, as people who do not have family support end up being exposed to social risks.
The other side of the coin is the underdevelopment of family and housing policy. The interviews held with the homeless as well as with representatives of the relevant bodies proved that the framework of benefits for the protection of family and home is meagre. State policy for supporting the family, as well as preventive social housing policies, is residual, with the result that no protection is provided against the risk of homelessness for those families threatened by it.

The implications of the economic crisis have a major impact on the adequacy of family solidarity. The rise in unemployment rates, as well as the significant reduction in wages and pensions, significantly limits the family's ability to support its members. Even in cases where there is no rupture of the family bond, the unfavourable economic environment results in the deactivation of family protection.

Ultimately, the consequences of the peculiar solidarity culture of the familistic type, strongly permeated by the moral values of the Church, are reflected in certain pathways. Particularly in provincial towns, the family offers its solidarity provided that its members adhere to the moral rules it defines. If this does not happen, then family protection may cease to exist. These factors directly controvert the social effectiveness of familistic welfare capitalism, a form of social protection that stems not from citizenship, but from family background.

References


