FACULTY OF POLITICAL AND SOCIAL SCIENCES

The housing trajectories of single parent refugees during a housing crisis in Flanders

A case study based on the housing market in Ghent

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Abstract

The aim of this dissertation is to explore the access of single parent refugees into the tight housing market in Ghent. Examining the barriers, institutional circumstances and power relations, as well as the strategies single parents refugees use to overcome these constraints. This study is the outcome of qualititive research based on a four month participant observation and in-depth interviews with eleven single parent refugees. An important barrier for single parent refugees is their low income compared to the high housing costs. In a double income based society with a dual labour market for migrants, single parent refugees have a disadvantaged position. Additionally, single parent refugees experience discrimination on several fronts such as ethnicity, family situation and income source. Language barriers, and a lack of knowledge of the system and their rights make it even more challenging. Even though respondents could gain access either through 'a housing swap' with friends, acquaintances or through the local society, the housing provided was mostly substandard housing. As the housing prices keep rising and more refugees will have to be integrated into the housing market in the future, urgent policy measures need to be taken to prevent families from ending up on the streets. This study only provides a small-scale overview, further research is needed on a larger scale in several locations to create a better overview and understanding of the housing trajectories of refugees in Flanders.

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Content

1. Introduction

Three years ago, I became a buddy of a young refugee mother. This was a voluntary engagement and a learning opportunity in my training to become a social worker. My task was to provide psychosocial and administrative support. By doing this, I got to learn a lot about our Belgian support system and its barriers.

One of the biggest challenges we faced was finding adequate and affordable housing. My buddy was sleeping in a dark studio that couldn't be ventilated, with mold on the walls. For this she paid €550 rent each month. It was also not properly insulated, so the energy bills were very high (€200 each month). The primary concern was the health of her new-born baby. She got listed for social housing and for social rental agencies, but we were told that it could take years. The mother didn't want to wait that long to find a new apartment because of the worries for the baby's health. So, we sent emails and called rental agencies on the private market. The answer was always the same, her income was too low. They spoke of the one third rule, this means that your monthly rent shouldn't be more than one third of your monthly salary. With her monthly wage and child support she made €1400 up to €1500 a month. This meant that her rent couldn't be more than €500 a month. In Ghent the average price for an apartment is €800 (CIB Vlaanderen, 2022). So, finding a one-bedroom apartment for max. €500 a month proved impossible.

Two years later my buddy could move to a two-bedroom apartment in a clean and calm neighbourhood from the municipality's rental office (HuurinGent). It's a ventilated and more spacious apartment where her daughter can play and walk around. The rent is €750 a month, half of her income but she is very grateful for the apartment. Sadly, others aren't that lucky or are still waiting to find better housing. The experiences I had as a buddy, gave me inspiration to write my master's thesis on this subject.

2. Research aims and objectives

After the application for international protection has been approved, refugees get only two months to leave the refugee centre and find housing for themselves (Agentschap integratie en inburgering, 2019). Due to scarcity on the private housing market, a lack of social housing, discrimination, language barriers, and lack of support, it is very difficult for refugees to find a house in two months' time (Wyckaert, Leinfelder, & De Decker, 2020). Often, they end up in low quality housing, overcrowded housing, or inadequate housing as a temporary solution. Afterwards this often turns out to be long-term because even with more time they can't find adequate housing due to their low income and the scarcity on the market (Eurostat , 2021). Refugee organisations and volunteers have been signalling this problem for years, but no real policy solution has been found (D'Eer, Robeyns, & Geldof, 2019).

The CGRS reviewed the files of 25.066 people in 2022 of whom 10.778 people (or 43%) were recognized as refugees or were granted subsidiary protection from the Belgian state (Commissariaat-Generaal Voor de Vluchtelingen en de Staatlozen , 2022). Between March 2022 and April 2023, 68.655 Ukrainian refugees received subsidiary protection (Statbel, 2022). This means that last year around 80.000 refugees had to find housing on the already tight housing market. In 2022, 36.871 people submitted a request for international protection, compared to 25.971 requests in 2021 (Commissariaat-Generaal Voor de Vluchtelingen en de Staatlozen , 2022). This means that next year there will probably be more than 10 000 refugees leaving the asylum centre in search for housing. The scarcity on the market is also not likely to disappear as solutions such as building more (social/private) housing, take time.

Based on the intersectionality perspective, I chose to focus on single parent refugees in Belgium. They experience the combined difficulties of raising kids on their own and having only one income in a double income-based society, while settling in a new country. There hasn't been must research about this specific group in migration studies or in housing studies. While they aren't a majority group, their experiences are unique and relevant because they intersect with other disadvantaged groups. I hope to give a voice to this group that often remains voiceless and to contribute new insights about single parent refugees to the existing literature.

Inspired by the conceptual model on 'housing trajectories' from Clapham (2002), Chambon, Murdie, Hulchanski, & Teixeira (1999), I aim to research how the housing trajectories of single parent refugees are constrained by the housing crisis. With a focus on their agency and personal circumstances, as well as the institutional circumstances, inequality, and barriers. The work of Aigner (2018) and Adam, et al., (2021), inspired me to explore the access pathways to housing for refugees and how this influences the housing trajectories. The aim of this research is threefold. First, by writing about this topic, I hope to attract more (academic and policy) attention to this pressing topic. A second aim is to contribute to the existing literature on refugee trajectories and barriers to housing. By comparing the housing trajectories in different countries with different policies, research can be conducted to examine 'good practices' and policy measures. Third, there is a lot of talk about refugees but there is not a lot of conversation with the refugees themselves. It is my aim to give them a voice on this topic.

This led to the following interlinked research questions: **What are the housing trajectories of single parent refugees in times of a housing crisis in Flanders?**

Sub questions:

1. What are the different access pathways to housing for single parent refugees?
2. What are the barriers single parent refugees experience in the search for a home?
3. What strategies do single parent refugees use to overcome these barriers?

3. Conceptual model

The two concepts that are central in my research are the **housing crisis** (on the lower segment of the private market in Flanders) and how this affects **the housing trajectories** of single parent refugees.

Housing crisis is a localized concept, there are different kind of housing crises in different geographical locations. The term housing crisis used here, is based on the report from the Flemish Housing Council in 2017. This crisis is about the rapidly rising prices of rent on the lower segments on the private rental market. The housing crisis[1] primarily affects low-income residents who can no longer find decent housing at affordable prices, especially in the big cities in Flanders. The term housing crisis has also been used to describe the rising prices for property acquisition in Flanders. This crisis mostly impacts middle class households who will have a reduced access to homeownership. In this paper I will focus on the crisis on the private rental market that affects low-income households (and not the crisis in property acquisition). (Vlaamse Woonraad, 2017)

Even though it is a localized concept, there are also larger structural factors involved. Potts (2020), Wetzstein (2017) and Madden & Marcuse (2016) wrote about the global housing affordability crisis in large urban cities. It mostly affects low income families who can no longer find affordable decent housing in cities in the Global North as well as in the Global South. Potts (2020) describes this crisis as a crisis in demand where housing demands for some income groups can be met by the market but the housing needs for many in low income groups cannot be met. An important factor in this crisis, is the mismatch between the earnings off people on the labour market that cannot keep up with the rapidly rising houshold expenses. All authors point to globalization and neoliberalism as the cause for this global housing crisis. Madden & Marcuse (2016) describe how the commodification of housing over the years through privatization, deregulation and financialization have accelerated the modern housig crisis . The role of managers, bankers and other people investing and profiting from selling and renting housing has increased dramatically. So even though the housing crisis in Flanders can be seen as a local phenomenon, it's important to look at the global connections and larger structural factors behind the crisis. (Wetzstein, 2017) (Potts, 2020) (Madden & Marcuse, 2016)

[1] A further elaboration on how this crisis came to be and what it entails in chapter 4.5.1. Housing crisis

The concept **housing trajectories** has been frequently used in housing studies since the 1990's. The conceptualisation of housing trajectories has changed over time as a result. The term has been used interchangeably with 'housing career' and 'housing pathways' even though authors often ascribe different meanings to the different terms.

Chambon, Murdie, Hulchanski, & Teixeira (1999) define **'housing trajectories'** as a concept that emphasizes the dynamic aspect of the changing housing situation of families over time and place. The housing situation changes under new personal and institutional circumstances such as family situation, employment status, market conditions… with the hope of improving the housing situation following each move. However, it is important to note that even though individuals and families hope to improve their housing with each move, they can also move 'sideways' or 'downwards' in their housing trajectories. (Chambon, Murdie, Hulchanski, & Teixeira, 1999)

David Clapham (2002) distinguishes different approaches prominent in housing studies. The first is the government policy approach that researches the institutional structure of the housing field. A critique on this approach is the lack of focus on other actors active in the field. The second is the neoclassical economic approach that follows the rational action theory and focusses on individual choice. The term 'housing career' was also often used instead of housing trajectories within this approach. The shortcoming of this approach is the lack of emphasis on the constraints of choice. The third, the sociological approach emphasizes on the structured inequalities and power in the distributions of housing and the constraints of choice rather than on the choice process itself. To avoid the shortcomings of the different approaches Clapham suggests a new conceptual framework called 'housing pathways' that combines the different approaches. This by focussing on the relationship between the attitudes and the behaviours of the actors on one side and the constraints and opportunities which they face on the other side. (Clapham, 2002)

My use of the concept of 'housing trajectories' is based on this conceptual framework of David Clapham (2002) and Chambon, Murdie, Hulchanski, & Teixeira (1999). When describing the housing trajectories of single parent refugees, I want to shed a light on the personal circumstances, individual choice, and agency as well as on the institutional circumstances, inequality, and constraints on people's choices.

4. Literature review

4.1. Importance of housing

According to the European Commission (2016), housing is a fundamental need that has a substantial impact on the opportunities for migrants in different fields, from education and employment to social interactions, … This was confirmed by the research of Francis & Hurbert (2014) and Carter, Polevychok & Osborne (2009). Access to suitable, affordable housing is the first step in the integration process of refugees. It's the foundation from which newcomers are looking for jobs, education and other services. Proper accomodation is not only a determinant for welfare, employment and education, but also for social inclusion, the sense of security, belonging and the processing of trauma. If refugees end up in poor living conditions, this can cause poor health conditions, threaten education and job opportunities, limit living security and a disturb social and family life. (Europese Commissie, 2016) (Francis & Hiebert, 2014) (Carter, Polevychok, & Osborne, 2009)

Ziersch & Due (2018) wrote a systematic review examining the relationship between housing and health for people from refugee and asylum seeking backgrounds. They found consistent relationships between physical aspects of housing and physical and mental health. For physical health, research found that poor housing conditions such as cold, damp, size and layout were seen as exacerbating existing health conditions such as asthma. Instability in housing could also lead to difficulties managing physical health needs. Overcrowding was linked to the spread of infection diseases. For mental health they found that stable and uncrowded housing was a key variable associated with improved mental health outcomes in terms of depressions, anxiety and trauma symptoms (amongst their sample of refugees undergoing treatment for mental health issues). Challenges in accessing housing were associated in several research papers with negative mental health outcomes. High mobility and insecure tenure were also highlighted in several studies as sources of stress and anxiety. (Ziersch & Due, 2018)

Huddleston, Niessen, & Dag Tjaden (2013) researched the link between housing and poverty. They found that newcomers have a higher risk of poverty when they live in housing conditions that are worse than the housing conditions of the general population. If refugees don't get the same opportunities as native citizens, they have a higher risk of ending up in poverty. (Huddleston, Niessen, & Dag Tjaden, 2013).

4.2. The right to housing

The right to housing is protected by several national and international legal regulations. This is a short summary of the rights that apply in this case:

1. **Universal Declaration of Human Rights**
   Art. 25. 1°. Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, …, including housing. (United Nations, 1948)

2. **European Social Charter**
   Art 30. The right to protection against poverty and social exclusion.
   The Parties undertake measures within the framework of an overall and co-ordinated approach to promote the effective access of persons who live or risk living in a situation of social exclusion or poverty as well as their families, to in particular, … housing.

   Art 31. The right to housing.
   The Parties must undertake measures designed:
   - To promote access to housing of an adequate standard
   - To prevent and reduce homelessness with a view to its gradual elimination
   - To make the price of housing accessible to those without adequate resources

   (Council of Europe, 1996)

3. **The Belgian Constitution**
   Art 23. Everyone has the right to live a humane and dignified life. This right includes:
   3° the right to decent accommodation.[2]

4. **The Flemish Housing Code**
   Art 3. Everybody has the right to decent housing. To this end, the disposition of housing adjusted to one's personal needs, of good quality in a decent living environment, for an affordable price and with housing security, must be promoted. [3]

Even though the right to housing is protected by several rights on paper, does this reflect the reality of single parent refugees? Do they have access to housing of an adequate standard for affordable prices in a decent living environment?

[2] De Belgische Grondwet 1994. Titel III De Belgen en hun rechten. Art 23 3°.
[3] Decreet van 15/07/1997 houdende de Vlaamse wooncode

4.3. Asylum procedure

Dotsey & Lumley-Sapanski (2021) researched how temporality within the Italian national refugee reception programs shapes housing outcomes for refugees. They found that refugees experienced multiple forms of housing instability, including homelessness. They argue that the temporary and transitional nature of the housing program through the reception system is a significant explanatory factor. This shows that it is important to look at the asylum procedure and its impact on the housing outcomes. (Dotsey & Lumley-Sapanski, 2021)

When asylum seekers arrive in Belgium, they must file an asylum application at the immigration office ('Dienst Vreemdelingen Zaken'). This office examines whether Belgium should evaluate the application or whether any other country is responsible in accordance with the Dublin III Regulation. If Belgium is responsible for evaluating the application, the application is sent to the Commissioner General for Refugees and Stateless persons (CGRS). They have the authority to accept or refuse an asylum application. This process can take some time[4], meanwhile refugees are accommodated in an asylum centre or a local reception initiative (ILA). In these centres asylum seekers have a right to welfare, legal, medical, and psychological assistance. (Agentschap integratie en inburgering, 2019)

If the application for asylum is refused by the CGRS, the asylum seeker receives an order to leave the territory. When the application is accepted, the newly recognised refugees (or people with subsidiary protection) get two months to find housing and leave the reception centre. In some cases, this can be prolonged up to four months. This is a short time given the average time low-income households need to find housing on the private market, which is six to nine months (D'Eer, Robeyns, & Geldof, 2019). Belgium doesn't provide initial housing for newcomers in comparison to other European countries like the Netherlands, Germany, Sweden, and Denmark (D'Eer, Robeyns, & Geldof, 2019). Refugees are personally responsible for finding suitable housing within a few months. (Agentschap integratie en inburgering, 2019)

Essential for newcomers' ability to access housing in a highly competitive situation is having social networks and social resources. The reception locations play a significant role for the development of these social networks. In Belgium, accommodation is dispersed throughout the country. Asylum seekers are assigned to a specific location based on their individual characteristics (family situation, risk degree, nationality…). The standard reception centres in Belgium are large-scale collective reception centres. They were created in times of crisis based on the availability of vacant infrastructure. Often these centres are old hospitals or military barracks, sometimes located in remote locations. It can be hard for newcomers to build a social network and settle in these remote locations. (Wyckaert, Leinfelder, & De Decker, 2020)

[4] In 2017 the average stay in collective reception centres was thirteen months (Rekenhof, 2017).

Wyckaert, Leinfelder, & De Decker (2020) press for more investments concerning reception and initial transit housing to develop housing pathways of social inclusion and integration. The investment in transit housing (like in the Netherlands) could extend the search time and create an opportunity for the development of social networks. Emphasis should be on providing housing in the vicinity of the reception centres so that ties that have already been developed, are not lost. Ideally these reception centres are located close to places that are appealing to refugees. It's important that asylum centra are organised to create a 'true opportunity framework' form the start of the arrival of the refugees. (Wyckaert, Leinfelder, & De Decker, 2020)

4.4 Post arrival geographies

Empirical studies indicate relatively high internal mobility rates among refugees after leaving the reception centre (Hoon, Vink, & Schmeets, 2021). Approximately 60% of the recognized refugees and subsidiary protected move from the reception centres to the central cities (Vlaamse Woonraad, 2017). The post arrival geographies demonstrate that given a choice, refugees mostly gravitate towards cities. According to Moussawi & Schuermans (2021), Saeys, Vandevoordt, & Verschraegen (2018), Hoon, Vink, & Schmeets (2021) the dispersal and concentration of refugees in cities or suburbs is mostly due to the presence of co-ethnics who arrived earlier. Pre-existing migrant spaces and networks of co-nationals seem to be an important factor in resettlement. Local labour market conditions and housing market restrictions also play a role in the resettlement patterns of immigrants in receiving countries (Hoon, Vink, & Schmeets, 2021). Another important factor is the presence of an extensive public transportation network. This explains why small towns and suburban municipalities with good transport connections have some of the highest shares of refugees per capita (Moussawi & Schuermans, 2021).

Large cities also have some less favourable attributes that can push people to live in the suburbs or the countryside. For example, large cities have more small living units. So, it is hard to find a suitable home for large families. The houses are frequently of poor quality and more expensive than those on the countryside. Another push factor are the long waiting lists for public housing and for other kinds of support provided by the public welfare institution. This is due to larger demand in the cities. But more rural municipalities have their own push factors. They are socially more isolated and mobility can be a problem. (Saeys, Vandevoordt, & Verschraegen, 2018)

Only a small percentage of the total reception capacity is located in the cities most refugees gravitate towards. Moussawi & Schuermans (2021) advocate for more small-scale reception infrastructures in major cities as well as in connected municipalities, instead of large-scale reception centres in rural arears. Sending families to places without consideration for their future prospects and wishes, can cause a great deal of distress. Especially for families with children who have to change schools after every relocation (Adam, et al., 2021). When refugees are welcomed in the place where they want to stay long term, they can start to build a social network and search for jobs, housing,... .

Still, 40% of the refugees choose a region outside the big cities. It's important to take this into consideration when conducting research. Often the focus is put on refugees in large cities and those in the suburbs or municipalities are forgotten. In addition, urban planners, and policy research mostly study arrival neighbourhoods (in these large cities). These are neighbourhoods with a lot of (ethnic and social) diversity that can serve as a 'port of first entry' for refugees. Due to suburbanisation and gentrification the geographies of arrival have increasingly diversified. An arrival neighbourhood framework might be too narrow and risks missing out infrastructures that shape the arrival situation elsewhere in the broader metropolitan region (Meeus, Beeckmans, van Heur, & Arnaut, 2020).

Aside from internal migration, refugees also relocate across borders after long-term residence in the country that granted them asylum. This relocation may emerge as an alternative when refugees experience a lack of employment opportunities, discrimination, and social isolation in the initial location. Another reason for relocation is reunification when families or networks are scattered across borders. (Hoon, Vink, & Schmeets, 2021)

4.5. Access to housing

4.5.1. Housing crisis

In Belgium, housing falls under regional jurisdiction. Therefore, housing policy varies by region. Belgium is divided in three different regions: the Flemish region, the Brussels region, and the Walloon region. In the remainder of this dissertation, the focus will be on the Flemish local housing market and Flemish housing policies.

According to Peter Renard (2019) the origin of this housing crisis can be found in the former Flemish housing policy. This policy was mainly aimed at encouraging and supporting **home ownership**. More specific, 84% of the finances of the Flemish housing policy went to property acquisition. Most of these finances went into the 'housing bonus', a tax benefit for people who were paying off a loan after buying a house. This longstanding policy focus on homeownership has paid off. In Flanders there is a high percentage of homeowners in comparison to our neighbouring countries, namely 72% of market consists of homeowners (Heylen & Vanderstraeten, 2019). Low-income earners who didn't have the financial means to buy a house, couldn't profit from these tax benefits and finances for homeowners. (Renard, 2019)

Public housing was not a priority of the Flemish government. Only 14% of the finances went to public housing. As a result, Flanders has only 155.000 public rental properties in total. This amounts to 6,7% of the overall housing market. In comparison, 35% of the housing market of the Netherlands consists of public housing. The high demand for public housing and low availability led to long waiting lists. On average, small families wait three years, while large families wait up to 10 years. The waiting lists keep growing each year. In 2022, 182.000 families are waiting for public housing (Erp, 2022). Consequently, individuals and families who are normally eligible for social housing, have no choice but to search a home on the private rental market. (Renard, 2019)

On the **private rental market** there is no rent price regulation for new contracts. Only for ongoing contracts there are limitations for raising the rent price. As a result, the high demand for housing on the lower segment of the private housing market, led to rapidly raising prices. In 2005 the average monthly rent in Flanders for an apartment was €550 per month, in 2021 the average price for an apartment in Flanders was €759 per month (CIB Vlaanderen, 2022) (Heylen & Vanderstraeten, 2019). In urban areas, the housing crisis is the most urgent. The average price for an apartment per month in 2021 was €802 in Ghent, €954 in Antwerp and €1.128 in Brussels (CIB Vlaanderen, 2022).

As a result of these rising prices, low-income earners must spend an increasing share of their income to pay the monthly rent. The standard practice is that the rent shouldn't be more than 1/3rd of the income. When the rent is more than 40% of the income, this is considered an **overburdening of the income**. 80,6% of the first income quartile and 65,4% of the second income quartile, do not have sufficient remaining income after paying their rent (Heylen & Vanderstraeten, 2019). One-third of the renters on the private market or 160.000 families in Flanders are at risk of poverty after paying their rent. (Vlaamse Woonraad, 2017)

Not only the rental prices are on the rise but also the **energy costs** (gas and electricity). The prices were already on the rise the past 10 years but after the start of the Ukraine conflict, the prices sharply increased. The electricity costs rose by 25% and the gas prices rose even more, up to 48% (Beken & Pauwels, 2022). These energy costs can be higher for houses on the lower price segment of the private market. The houses have a lower energy score because they are often old and not well isolated. On top of that low-income families often buy low energy-efficient devices because the high energy-efficient devices are also the most expensive. As a result, low-income renters often have the most expensive energy contracts. (Vlaamse Woonraad, 2017)

The increasing payment insecurity the landlords experience with low-income tenants, could lead to landlords trying to increase the price to attract more wealthy renters. In the long term this leads to a skewed price quality ratio. This makes it harder for the lowest income groups to find affordable housing with a decent quality. 27,8% of the private renters lived in properties of **insufficient quality** in 2018. These numbers are even higher for the lowest income groups and for single parent families. (Heylen & Vanderstraeten, 2019)

4.5.2. Case study Ghent

Ghent counted 267.712 inhabitants on January 1st, 2023 (Stad Gent, 2023). On the housing market, 50% are homeowners, and 50% are renters of whom 11% are social renters and 39% rents on the private market (Tine Heyse, 2021). In 2022, there were 15.668 applicants on the waiting list for social housing with Ghent as the preferred municipality (Wonen in Vlaanderen, 2021). The waiting time is at least 4 years, but for certain categories such as houses with three or more bedrooms, the waiting times increase significantly (Vlaamse Woonraad, 2017). More than half of the households who rent housing in Gent, spend more than one-third of their income on rent (Vlaamse Woonraad, 2017). On top of that, 40% of the housing on the private market is estimated to be of inadequate quality (Vlaamse Woonraad, 2017). Ghent has a relatively old housing patrimony, in 2018, 53,1% of all the housing were more than 72 years old (Tine Heyse, 2021). As a result, 81% of the homes in Ghent have yet to be made more energy efficient (Tine Heyse, 2021).

A cause for the rise in demand for the lowest segments of the private market is the rapidly increasing student population in Ghent. The last 20 years, the student population has doubled, and an additional 20.000 students rented a room in Ghent (Tine Heyse, 2021). In those 20 years only 3.800 additional student rooms were added (Tine Heyse, 2021). This fast-increasing student population didn't only increase the demand for studios and small apartments but also for family housing because of the financial benefits of co-housing and sharing the rent. Additionally, the number of recognized refugees in Ghent has risen from 640 to 2.535 in the period between 2016 and 2021 (Vlaamse Woonraad, 2017) (Stad Gent, 2022). Ukrainian refugees and intra-European migration also have put extra pressure on the private housing market (Vlaamse Woonraad, 2017).

Of the population in Ghent, 37% have a migration background and 53% of the children under the age of 9 have a migrant background (Stad Gent, 2023). Even though the population with migration background is growing, the numbers of discrimination against people with a migrant background remains the same. A recent study on discrimination on the private housing market in Ghent showed that people with a foreign sounding name have 40% less chance of getting an invite for a house visit (Verhaeghe, Dinçer, & Vieira, 2023). Ghent is also a city with a high segregation, there are neighborhoods with a share of 11% of the population with a migration background (Drongen) compared to neighborhoods with a share of 71% of people with a migration background (Rabot). These 'high diversity' regions are mostly what they call the 19th century industrial regions were the housing is older and of lower quality. (Stad Gent, 2023).

4.5.3. Housing situation single parents (refugees)

Single parents are a vulnerable group in our society. The risk of monetary poverty for single parents is 41,3% in Belgium, this is four times as much as the risk for a family with two parents with two children (9,8%) (Statbel, 2019). The elevated risk of poverty can be explained in part by various risk factors that accumulate. First, there is the challenge of reconciling family life with work as a single parent. This often results in a lower work intensity. Second, making ends meet with only one income is also a challenge in a society where double income families are the norm. Standard simulations show that the family income of working single parents is often inadequate. (Frans, Van Mechelen , & Van Lancker, 2014)

Single parents are also overrepresented on the private and social housing market. Of the single parents living in private rentals, 58% experience a housing cost overburden[5]. Single parents often experience discrimination on the rental market, mostly based on their income source and income level. (Heylen & Vanderstraeten, 2019)

[5] People experience a housing cost overburden when the total housing cost is more than 40% of their disposable income. (Eurostat , 2021)

Single parent refugees experience the combined difficulties of being a refugee resettling in a new country and being a single parent. They often face the resettlement challenges (financial, housing, employment, access to services) alone while bearing the responsibility of being the primary caregiver of their children. They are responsible for providing for their family and carrying the uncertainty of the future. Single parent refugees often experience 'othering' on two fronts, as a refugee by the host society and as a single parent within their community. This makes it harder to find a place and people where you belong, with people that understand you and your struggles. (Lenette, Brough, & Cox, 2012)

4.5.4. Discrimination

There have been several studies about the discrimination experienced on the private rental market in Belgium. The discrimination is predominantly based on ethnicity, income source (unemployment, dependant on a living wage), single motherhood or disability. Unia (2014) distinguished different grounds that landlords used for discriminating. Most of these grounds were based on prejudices about the solvability of the potential tenants. People of foreign origin get associated with solvability problems, poor house maintenance or trouble with neighbours. Unemployed people are often associated with payment issues but also with a poor maintenance of the house. Single parents are also associated with payment issues. Landlords often avoid families with kids because of the noise and maintenance of the house. As a result, there are several prejudices that single-parent refugees must face. (Interfederaal gelijke kansen centrum, 2014)

There are different ways of measuring discrimination based on descriptive statistics or the subjective feeling. When asked on the demand side, 55% of the citizens of Moroccan and Turkish origin and 66% of Sub-Saharan origin felt discriminated against. On the supply side, landlords admitted they would discriminate people of foreign origin (26%), single parents (10%) and people dependant on a wage of the Public Centre for Social Welfare (40%). (Interfederaal gelijke kansen centrum, 2014)

Broeck & Heylen (2015) researched if **rental agencies** would be willing to discriminate against certain groups when asked for by their clients. 42% of the agencies contacted were willing to directly discriminate against foreigners when asked. Only 14% answered that they were not willing to avoid foreigners. Even more (61%) were willing to discriminate directly against unemployed people. Only 7% of the agencies were not willing to avoid unemployment people. Even though agencies are aware of the discrimination laws, when asked to discriminate by their clients, a lot are willing to overlook these laws. (Broeck & Heylen, 2015)

The search process for housing exists of four main steps, the advertisement, the first contact by phone or email, the house visits, and the signing of the lease. In all those stages people can experience discrimination. For the first step, Unia (the Interfederal Centre for Equal Opportunities) (2014) found that the percentage of direct discrimination found in **advertisements** was the largest for housing of small sizes and for the lower price categories (figure 3). (Interfederaal gelijke kansen centrum, 2014)

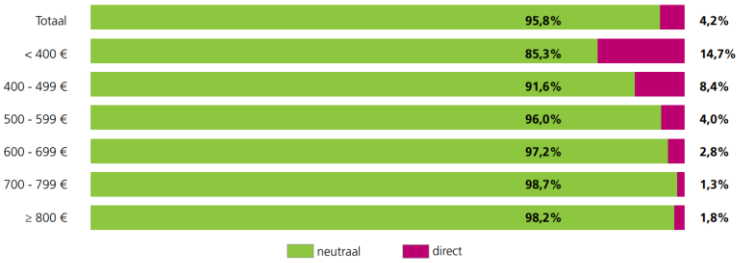

Figure 1. Percentage direct discrimination rates by price category. Interfederaal Gelijke Kansen Centrum (2014)

The second step is **contacting** the landlords, this can be done via email, messages on advertisement sites or telephone. Several studies did practice tests via telephone or email with a test group and a control group to determine how much of the 'fictional' test's persons were discriminated against. Heylen & Van den Broeck (2015) reported that the probability of getting an appointment by telephone was 13,7% lower for men with a different ethnicity than for the control group. For emails the probability was 18,6% lower. Single mothers also experienced discrimination. The discrimination rate in the telephone approach was 5,1% and in the email approach 7,3%. The Interfederal Centre for Equal Opportunities (2014) had similar results. They reported discrimination rates of 14% by telephone and 13% by email against Turkish or Moroccan sounding names. For single mothers they found a discrimination rate of 6% for telephone and email approaches. Van der Bracht, Coenen, & Van de Putte (2015) found that in 19% of the properties there was discrimination against ethnic minorities. This was measured by telephone audits. In 33,6% of the properties there was a form of unequal treatment for the ethnic minority test persons. They also looked at the relationship between rent and discrimination. Similar to the discrimination in advertisements, the discrimination was highest for the cheapest properties (figure 4). (Van der Bracht, Coenen, & Van de Putte, 2015)

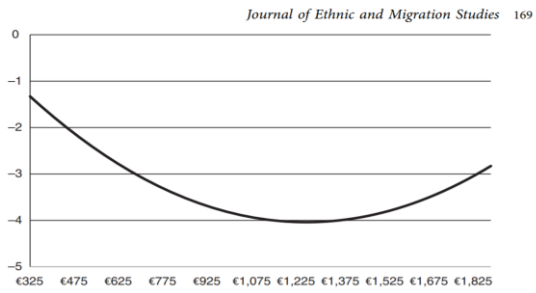

Figure 2:The effect of rent on the log odds of being discriminated against for ethnic minorities. Van der Bracht, Coenen, & Van de Putte (2015)

For **house visits**, landlords use a range of strategies to deter certain candidates. In behavioural tests, tests subjects of non-Belgian origin were treated less favourably. They were screened in advance on the phone, were asked to bring evidence (like payslips, identity cards, references of previous landlords or employer) and were received with less enthusiasm. By virtue of its assets, candidates were asked for more information and evidence of their solvability (compared to the control group). Sometimes extra file or reservation fees were asked. This happened also with the lease, for certain groups additional charges were asked. Sometimes tenants only get a short-term contract as a 'test period'. (Interfederaal gelijke kansen centrum, 2014)

Ghekiere & Verhaeghe (2022) researched whether ethnic discrimination differs across neighbourhoods (in Brussels). There was more discrimination in 'white' neighbourhoods compared to neighbourhoods with more ethnic minorities. In correspondence with other studies discussed above they also found that the discrimination is lower when the dwelling prices are higher. This can be explained by the prejudices people have. The higher the rent, the greater the likelihood that the realtor assumes the applicant can pay on time. (Ghekiere & Verhaeghe, 2022)

Victims of discrimination learn from their experiences and employ various **strategies** to avoid discrimination. A first strategy is preselecting dwellings and agencies where there is less perceived discrimination (several rental agencies are avoided). A second strategy is by trying to have face-to-face contact with the landlords. In this way they can counteract prejudices and negotiate with the landlords. A third strategy is by concealing their situation as long as possible. Another strategy often used is by avoiding the regular market and using their social network to find a home. They often ask family and friends for help. (Interfederaal gelijke kansen centrum, 2014)

4.5.5. Labour situation

Arundel & Lennartz (2020) make a connection between the labour market dualization and the housing market dualization. They found that outsiders on the labour market (households with low income, unemployed or few further prospects) were 7.7 times more likely than other households to be outsiders on the housing market as well (Arundel & Lennartz, 2020). This connection between the position of refugees on the labour market and their access to housing is important. Landlords want to be sure tenants have a stable monthly income to pay rent. Most often this must be proven by showing payslips of the last few months. As a result, the access refugees get on the **labour market** have a big impact on the access these refugees have to housing. So, in this chapter the labour situation for (newly arrived) refugees will be discussed.

Four months after applying for asylum, asylum seekers can search for a job using their registration certificate ('the orange card') (Agentschap integratie en inburgering, 2019). This provisional residence permit states whether they can work or not. Recognised refugees and subsidiary protected who left the reception centre, can get financial support from the OCMW (Public Centre for Social Welfare or PCSW) (Agentschap integratie en inburgering, 2019). They are only eligible for this support if they are unemployed and meet the conditions. Often refugees get a living wage while they learn the language and search for a job. The living wage from January 1st, 2023, for a single parent family was €1.640,83 each month (Vlaamse overheid, 2022). Agencies and landlords are allowed to make their choice based on income level but not the income source (Broeck & Heylen, 2015). Even if landlords do not discriminate on the income source, they often consider this monthly wage not high enough to pay for a flat of more than €550/month[6].

Eurostat (2021) has several statistics about how immigrants fare on the labour market in different European countries. A first indicator used, are the **employment rates** for the population aged 20-64 years in 2020 (figure 1). The employment rate of the non-EU inhabitants is 52,3% compared to 72,6% for the native born. Even worse, Belgium has the lowest employment rate of non-EU immigrants of all the 29 measured countries. There is also a gender gap in the employment rates. The rates for non-EU immigrant women are exceptionally low in Belgium, namely 42,2%.

[6] This is decided according to the 'one third' rule where the rent can't be more than one-third of the income, otherwise, it can create payment issues.

	Native-born			Non-EU-born		
	Total	of which:		Total	of which:	
		Men	Women		Men	Women
EU	73.5	78.6	68.3	61.9	71.8	52.5
Belgium	72.6	75.4	69.7	52.3	62.8	42.2

Figure 3: Employment rates of the population aged 20-64 years in 2020. Eurostat (2021)

This difference between non-EU and native born cannot be explained by a difference in education level. A second indicator compares the employment rates of non-EU and native born having completed tertiary education. There is a difference of more than 20 percentage points in Belgium. Of the 22 member states with available data, Belgium has the largest difference. This shows that having tertiary education does not necessarily provide migrants with the same opportunities in the labour market. Even if employed, tertiary-educated migrants are more often to be found in low- or medium skilled jobs. The **over-qualification rate**[7] is 40% for non-EU citizens, this compared to a 20% rate for national citizens. (Eurostat, 2021)

Another important thing to consider are the **work conditions and work security**. The share of non-EU born temporary employees was twice that of native-born temporary employees in 2020 (for the population age 20-64 years). Additionally, non-EU born were also overrepresented in the share of part-time employment. Especially women are overrepresented. Non-EU women make op 43,3% of the share of part-time employment in the total employment of the population. The average migrant pay gap in Belgium is a 12,7% difference in hourly wages. Migrant women have a double pay gap, there is a pay gap between men and women as well as a pay gap between migrant women, compared to non-migrant women (15,5%). (Eurostat, 2021)

As shown in the statistics above non-EU immigrants and especially non-EU immigrant women don't have the same opportunities on the labour market in Belgium as the native born. A first step to giving single parent refugees (who are mostly women) more access to housing is also improving their chances on the labour market. (Amo-Agyei, 2020)

[7] Over-qualified workers are defined as people who have a tertiary level of education but are working in occupations for which this tertiary level of education is not required.

4.5.6. Access pathways

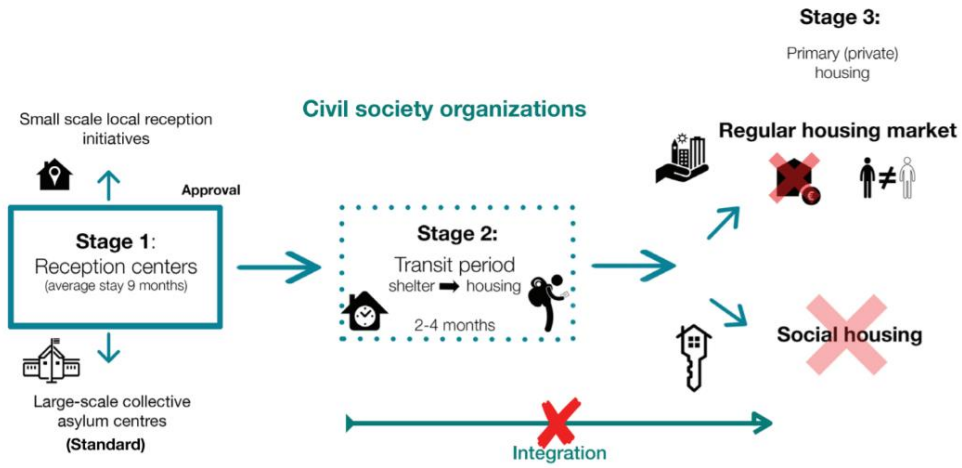

Figure 4: Trajectory form reception to housing in Belgium. Wyckaert, Leinfelder, & De Decker (2020)

Figure 5 is a summary of the previous chapters. Wyckaert, Leinfelder, & De Decker (2020) report that there is a lack of support for refugees during the transition from the reception centre to independent housing. They situate the origin of this evolution from an asylum crisis to a housing crisis, in a policy gap. In Belgium, the federal level is responsible for asylum and reception. Meanwhile, the regions are responsible for housing and integration. As a result, no state institution is responsible for the transition of refugees from the reception centre into the housing market. In addition to the policy gap, there have also been reforms to Flanders integration policies. A substantial body of integration support, including securing access to housing, was dropped from the regional political agenda. These responsibilities ended up with the local authorities but were not compensate for. (Wyckaert, Leinfelder, & De Decker, 2020)

As a result, **voluntary and citizens organisations** began filling the gap. But volunteers also indicate that they are overloaded with work and often feel powerless themselves. The role and impact of voluntary organisation on housing support for refugees is substantial. However, we must ask whether it is desirable that this support should be provided by volunteers. Not all refugees are lucky enough to encounter a voluntary organisation that wants to help with their search. Providing housing support to every refugee should be a fundamental government task. D'Eer, Robeyns & Geldof wrote a recommendation report for the government where they ask for better support for the volunteers and a better housing policy for refugees and vulnerable people. (D'Eer, Robeyns, & Geldof, 2019)

In 2018, Aigner examined the refugee search process for a home when leaving the reception centres in Vienna. She made a division of four different refugee **access paths** into the housing market. The first is the 'migrant assisted pathway' where refugees use their social network and acquaintances to find a home. The own community can be a big help but there are also brokers and informal landlords who, for example, search through Facebook sites in different languages for refugees looking for a property. Because of their position of power, they can ask a lot of money for rooms that are often shared by different refugees. Delepeleire (2020) wrote an article on informal brokers in Belgium, they are often people from the own community that help refugees search for housing, but they ask for brokerage fees from €250 to €500 to arrange a place for refugees. They have a very ambiguous position in these communities, they exploit the refugees, but they are also the only ones that help them. The second pathway is the 'local assisted pathway', where refugees get help from local residents who have several resources. For example, local residents sometimes have friends who are landlords or can help pay the rent guarantee. Or volunteers, non-governmental organisations that try to help refugees find housing. The third way is the 'welfare-assisted pathway' where refugees get help from government organizations such as the PCSW in finding a house through public housing, for example. In Belgium there are fewer public houses than in Vienna, where 45% of the housing consists of public housing, supposedly this pathway will be less frequent. The last way is the 'non-assisted pathway', where refugees are not offered help and they are on their own to find a home. (Aigner, 2018)

4.5.7. Exploitation

The anonymity of large cities and the high demand are a breeding ground for **illegal practices**. In these cases, shelter or housing is arranged through the informal network. Often the most vulnerable are exploited by these 'slumlords' because they can't find housing on the regular private market. They are asked to pay a lot of money for very poor-quality housing. The housing inspection mostly encountered refugees and immigrants (60%) in these poor housing conditions. Often these living situations are intertwined with a lack of knowledge about the laws and the defence options, problems of (illegal) employment and language barriers. In new home inspection interventions, the same residents are often encountered. This shows how hard it is to break the vicious cycle and how these vulnerable groups fall through the cracks because of a lack of support. Unofficial occupation is not included in the statistics. As a result, the worst living situations for people stay under the radar from official bodies. (Vlaamse Woonraad, 2017)

4.5.8. Alternative forms of housing

Robeyns, D'Eer, & Geldof made an overview in 2019 of the various organizations involved in providing support to refugees and some inspiring practices. Those inspiring practices are often from citizens organisations, who create alternative forms of housing to have additional living space for newcomers. A first inspirational practice are the new **co-housing projects**. There are large scale projects like 'Startblok Riekerhaven' in Amsterdam, where 565 living units were created for students and refugees. On a smaller scale there is BioTope in Gent, a co-housing project with 19 units where one unit is predestined for a refugee family. There is also project CURANT in Antwerp where unaccompanied refugee minors co-house with students or working young adults from Antwerp (Sonjeau, 2018). These initiatives aim to create more inclusive living spaces and stimulate the creation of social networks with established residents that can help refugees navigate the new community. (D'Eer, Robeyns, & Geldof, 2019)

A second inspiring practice to create more space is by **tackling the vacancy** of the private rental market. For example, the project Leegstand Gent that renovates houses of the housing company WoningGent so that they comply with the Flemish 'Housing Code'. They rent them temporarily (up to a year) to vulnerable tenants. In addition, during their stay they get support to find a house (for the long term). Another example is the project 'Property searched, neighbours found' from the organisation Orbit Vzw. This organisation puts the focus on the vacancy of rooms in private dwellings. The vzw supports residents who are willing to make one or more rooms available and rent them to recognized refugees for a period of up to three years. This project idea has been widely implemented for the reception of Ukrainian refugees. (D'Eer, Robeyns, & Geldof, 2019)

Luce Beeckmans (2017) is also a believer of alternative, innovative and, above all, inclusive living forms. Not only for more permanent long-term housing as co-housing projects, but also to provide more permanent temporary housing forms. She states that there is a shortage of a permanent structure for temporary housing in the city. This would not only benefit (trans)migrants but also others who are temporarily resident in a city such as students and expats. Providing a permanent structure prevents temporary residents from getting into precarious conditions. Beeckmans also proposes to provide more flexible living forms. The current housing stock consists of mostly single-family dwellings with one living unit. Refugees do not always meet this profile. In addition, their profile can change over time in the context of family reunification. But these 'atypical family situations' do not only occur among refugees. In Flanders, we have an increasing number of newly composed families, one-parent families, single persons, … To overcome this shift, more flexible living forms need to be developed. Beeckmans, De Maeyer, Desmet, & Dilles (2019) provided an overview of all kinds of initiatives that challenge contemporary forms of living and are more focused on inclusion. They see the asylum crisis as an opportunity to rethink the housing policy. Cities can be used as laboratories to try out alternative forms of housing. (Beeckmans, De Maeyer, Desmet, & Dilles , 2019)

4.6. Housing outcomes

To measure the housing conditions of non-EU immigrants (compared to the native citizens), Huddleston, Nessen, & Dag Tjaden (2013) and Eurostat (2021) used three indicators. The first indicator is **home ownership**. Home ownership is an important factor in enabling social mobility for newcomers (Saunders, 2012). Of the native citizens, 74,7% owns a home, compared to only 26,8% non-EU citizens. Even worse, there was a downward pattern of homeownership rates between 2010 and 2019 and the reductions in home ownership rates were larger for foreign citizens. This means the conditions aren't improving for newcomers. (Huddleston, Niessen, & Dag Tjaden, 2013) (Eurostat, 2021)

	National citizens			Foreign citizens			of which: Citizens of other EM Member			of which: Non-EU citizens		
	20-64 years	of which: 25-54 years	55-64 years	20-64 years	of which: 25-54 years	55-64 years	20-64 years	of which: 25-54 years	55-64 years	20-64 years	of which: 25-54 years	55-64 years
EU-27	*70.7*	*69.0*	*77.3*	*28.3*	*27.4*	**41.9**	**35.6**	**34.2**	:	*23.8*	*23.3*	:
Belgium	74.7	74.4	76.8	38.9	37.6	48.9	48.1	46.7	56.1	26.8	26.6	30.7

Figure 5: Home ownership rate by citizenship and by age 2019. Eurostat (2021)

The second indicator used is the **overcrowding rate**[8]. Only 6% of the national citizens of Belgium live in an overcrowded home compared to 24,1% of non-EU citizens. This overcrowding rate is on the rise. This means that in this regard the conditions are also not improving. A third indicator is the **housing cost overburden rate**[9], 23,2% of non-EU citizens have a housing cost overburden compared to only 6,8% of native citizens in Belgium. (Huddleston, Niessen, & Dag Tjaden, 2013) (Eurostat, 2021)

The Flemish government (2017) and OECD & European Commission (2015) use an additional indicator, the **quality standards of the housing**. Of the citizens that The Flemish Housing Inspectorate found in a house that did not meet the quality standards, 30% were non-EU citizens (Flemish government, 2017). The OECD & European Commission's research also shows that migrants in Belgium are overrepresented in homes of insufficient quality (OECD & Europese Commissie, 2015).

[8] A person is considered to be living in an overcrowded household if the number of rooms is less than the sum of the living room with a room per couple, a room for each single person aged 18 years and a room per two extra children. (Eurostat, 2021)

[9] This is defined as the share of the population that is living in households where the total cost of housing accounts for more than 40% of a household's disposable income. (Eurostat, 2021)

Another consequence is **spatial segregation**. Iceland (2014) and OECD & European Commission (2015) describe how migrants often end up in disadvantaged neighbourhoods due to discrimination in the housing market and the search for affordable housing. This can cause spatial segregation. There are neighbourhoods in Antwerp, Brussels and Ghent that show a high degree of residential segregation. (Iceland, 2014) (OECD & Europese Commissie, 2015)

In all these indicators non-EU citizens are overrepresented. Non-EU citizens live in poorer housing conditions than the general population. Belgium still has a long way to go when it comes to improving housing conditions for non-EU citizens and providing equal opportunities.

5.Methodology

5.1 Methods and sample

The analytical goal of this research is the in-depth exploration of the housing situations and the access pathways of single parent refugees into the tight housing market. Single parents are a small group within the refugee population. There are no specific numbers on single parent refugees but there are numbers on single parents in Flanders that can give an indication of the size of the population. In Ghent 10% of the households are single parents (Stad Gent, 2023). The most fitting methodological approach for a small sample size and in-depth data, is a qualitative research method. To be able to answer the research questions, I used a combination of in-depth interviews of single parent refugees together with participant observation.

In-depth interviews

To find out how single parent refugees gained access to housing under these disadvantaged conditions, I conducted 11 interviews between September 2022 and March 2023. Interviewees should have lived in Belgium for a maximum of 10 years, be recognized refugees and single parents. The maximum of years was added so the participants would be able to give a detailed account of their housing trajectory from arriving in Belgium to their current housing situation. The interviews generally took between 1h and 1h30 and covered several topics, including their experiences with housing from arrival (reception centre) to the current housing situation, the search process, experiences and contacts with landlords, welfare support, employment, resources, former housing situation in their home country and their housing vision for the future.

To get access to the target population, I contacted organisations working with refugees (housing, educational, leisure activities…), and refugee communities. Additionally, I used the snowball method for gaining access. To overcome the language barrier and make it easier for the organisations, I made flyers with pictograms explaining the target population I was looking for and why I was conducting the research. The organisations first asked the refugees who were eligible if they would be willing to participate, before giving me their contact information. Sometimes I attended activities first, so potential participants could get to know me before having the interview. To make the participants feel more at ease, they could choose a space where they felt most comfortable. The interviews were mostly conducted at the homes of the refugees but also in the contacted organisations or public spaces such as a library or coffee shop. Two times a volunteer/buddy was present during the interview because this made the participant feel more comfortable. Sometimes the children were also present at the interviews as it was hard for single parents to find a moment alone.

Since the difference between recognized refugees and migrants was not always that clear for everyone, I also interviewed two people who had to flee their country or partner and came to Belgium through family reunification. Even though they didn't experience the move from an asylum centre into the housing market, a lot of information on their housing trajectory and financial information was still relevant for the empirical research.

The interviews were conducted in different languages, mostly Dutch and English, and I worked with two interpreters (for Arabic and Somali). For the interviews, visual material was provided (in different languages), to help visualise the housing trajectory and frequently used housing terms. The interviews were audio recorded and transcribed verbatim. All the quotes used in this dissertation are from the interviews or participant observation, some were translated to English and adapted for legibility. The names used in this dissertation are pseudonyms in order to protect the identity of the participants.

The respondents of the sample (11) came from eight different countries: Eritrea (3), Palestine (2), Afghanistan (1), Somalia (1), Ukraine (1), Gambia (1), Ivory Coast (1), and Indonesia (1). Eight of the respondents were recognized refugees, one respondent was still awaiting the decision and two respondents came to Belgium through family reunification. One refugee (from Gambia) was still awaiting the decision 3,5 years after arrival and moved out of the asylum centre to an apartment. Ten of the eleven respondents were here for more than three years, with an average of 5,3 years. Only the refugee from Ukraine came to Belgium more recently. The age ranged between 25 to 48, with 7 of the participants in their 30's. Only one man was in the sample as most single parents are single mothers. Only two of the participants had received higher education. Six of the participants had a living wage and five participants had work. Important to note is that family situations change, being a single parent is a dynamic category. So, some of the participants were single parents when they came to Belgium but have recently met a new partner, others came to Belgium with a partner and are now single parents.

Participant observation

From December 2022 up to March 2023, I conducted four months of participant observation. After attending some activities, the organisation Erigent Vzw helped me find three single parent Eritrean refugees to interview. New people came to the organization every week, requesting for help in their search for housing. As some of the situations were urgent, I started to help a family and a single man in their search. For the participant observation, I got their permission (informed consent) to take notes of their/our experiences on the housing market. The family was a family of six that was living in a one-bedroom apartment after family reunification. My contact was with the oldest son who came here as a non-accompanied refugee at the age of 16 (and is now 19). The other urgent situation was a single Eritrean refugee who had to leave the local reception initiative as soon as possible after receiving a positive decision.

As these situations were more urgent than the housing situations of the single parent refugees in the centre, I decided to deviate from the single parents' category. The barriers they experienced (living wage, discrimination, power imbalance, …) were often very similar to the experiences of single parent refugees. As the search for a studio for a single man was very different than the search for a house for a large family, I got to see different parts of the housing market. It also made me more aware of the very specific barriers of single parents and the barriers that were shared among different family types within the refugee population.

Before starting the participant observation, I already had experiences in the housing field and in welfare support for refugees. I have been a buddy for a refugee for three years and did an internship of six months in Ligo Ghent, an organisation that provides courses for low literate adults (mostly for migrants and refugees) to increase their opportunities in society. Even though I couldn't use quotes from these experiences, it helped me recognize recurring themes.

5.2. Ethics

When working with vulnerable groups, it is important to consider the ethical complexities. For all the interviews and participant observation, I worked with a consent form. I tried to have genuinely informed consent by working with interpreters and taking my time to explain the whole form, address questions and manage expectations (as a student's dissertation is not likely to influence policy). After the interview I have sent the participants the transcripts of the interviews. They will also receive the final product so they can see what was done with the information given in the interviews/participant observation.

5.3. Limitations

The study is based on qualitative methods, as such the aim is not to make representative claims but to contribute to a better understanding of the position of single parent refugees on the housing market. As a result of the time constraints and the hard-to-reach population, the sample size is small. The results shouldn't be interpreted as representative of all the experiences of single parent refugees. The limitations of the sample regarding age, duration of stay, education levels, resources, gender, number of children… might have an impact on the results. These factors can play a role in the search process and the chances refugees have on the private market.

As most of the participants were found through organisations, the results could be biased towards having had assistance of certain organisations in the search for housing. Refugees who have had little assistance from welfare organisations or have a small network, may be outside the scope of this study. As I focussed on the housing market in Ghent, these results may differ from other large cities in Belgium such as Antwerp and Brussels. There was a language barrier in most of the interviews, this could have created miscommunication and misinterpretation in the results of the study. Working with interpreters also has it risks, such as semantic shifts and wrong translations/interpretations.

My presence and how people perceive me, can also have effects on the results. I am privileged by my race, educational level, and social-economic status in contrast with the people I interviewed, who often had a disadvantage by their race, gender, educational level, and socio-economic status in society. Sometimes I got questions on my own housing situation, how much I pay for rent, if it was easier for me to find something, ... The participants associated me with a volunteer/buddy in the search for housing or with a social assistant. This conception was formed by referring to the experiences I had as a buddy of a refugee as a reason for conducting this research. One positive outcome was that it helped me create trust. One drawback is that it may also influence the way participants respond and frame experiences. Sometimes I received responses like this: "I am very grateful for all the help I have received and for people like you." Such responses made me very uncomfortable, but also more conscious of how refugees perceive and classify me.

6.Results

6.1. Housing trajectories

Inspired by the work of Aigner (2018), I made schematic overviews of the housing trajectories of the respondents (example 1-3). These trajectories show the changing housing situations of families over time and space. Even though the housing trajectories are very personal and differ from each other based on family situation, resources, and needs. In this section, I will discuss some general trends and patterns.

A worrisome outcome is that none of the participants had found satisfactory housing yet, everyone was still searching or waiting for better housing. More than half of the participants were not actively searching anymore but waiting for social housing or a house from a social rental agency. They gave up the search believing it to be impossible to find better or more affordable housing on the current private housing market. This housing crisis made this group 'stuck' in their housing trajectory, waiting and hoping for change. Others were still actively searching and trying anything they could to obtain better housing. Only a few of the housing situations of the respondents were described as 'good' or 'satisfactory'. If they had to move, it was due to a changing family situation or the landlord having different plans for the house. The rest was described as 'bad housing', or substandard housing and they were searching for something better. When refugees search for housing on the private market, they often can only access housing that nobody else wants because it is 'too substandard'. The consequence is sequential bad housing situations, hoping that every move will be a step towards better housing. Most of the single parents refugees had to move a lot in their first five to ten years in Belgium, and everyone is still hoping to move to better and more affordable housing. It should be noted that none of the respondents had experienced homelessness after leaving the asylum centre even though it sometimes came close.

6.2 Access pathways

Aigner (2018) appointed four different access pathways, the migrant assisted pathway, the local assisted pathway, the welfare assisted pathway and the non-assisted pathway (Aigner, 2018). In my interviews, I only encountered two kinds of pathways, either the migrant assisted pathway or the local assisted pathway. **The welfare assisted pathways** is characterised by Aigner as a more or less direct transition from an NGO assisted living facility (or reception centre) to the social housing sector. In this research, none of the 11 participants had access to long term social housing or housing from a social rental agency, even though most lived in Flanders for more than 3 years. There were some cases of (very) short-term social housing. For example, in situations of (partner) abuse there can be social housing provided short term (up to 6 months) or a stay in a safe house (up to 3 months). I don't consider these cases of very short-term social housing part of the welfare assisted pathway to housing, more like emergency transit housing.

Even though people tried searching **non assisted** on the private rental market, none of the participants could find housing this way during the years they have lived in Belgium. This shows how hard it is to find housing on the regular private market non assisted, without having connections or help from social assistants, volunteers, or non-profit organisations.

6.2.1. Migrant assisted pathway

Aigner (2018) described the migrant assisted pathway as being reliant for access on other migrants acting both as informal intermediaries and landlords. In her research in Vienna, the first accommodation found through the help of migrant friends was most frequently overcrowded flat shares that consisted exclusively for men. As my research focusses on single parent refugees who are most often single mothers, the results were different. Most of the connections that refugees have, are also searching or waiting for better housing. Because of the housing crisis, the connections and acquaintances are often in the same situation and unable to provide help on the private market.

"I called all my friends for help, but they are now all looking for homes themselves". (Sophia, 27)

"I tried, I asked everyone I knew, from my work, my Dutch courses, the neighbours, an African shop, … but I noticed that they are also looking. If you ask anyone, the say they are also looking for housing." (Karidya, 25)

"I searched in different cities, I asked all my friends from the reception centre and the community, please help me, but haven't found anything yet." (Aman, 33)

So, to help each other, new strategies are developed. Almost all the cases of the migrant assisted pathway were based on what I call **'the house swap'**. When someone in the community is moving, they try to arrange that someone new from the community or an acquaintance can take over the house before it is put on the housing market.

In **example 1**, you see how a single mother refugee used this strategy to move three times in the span of seven years. For this to be possible they need to have a large network, be in a position to move, and the apartment must be affordable. Not all refugees I interviewed were that lucky, they often had to wait years before being able to move.

Informal intermediaries or slumlords were less common but are also present in Ghent. These slumlords specifically target vulnerable refugees who are desperate to find housing and are willing to accept substandard conditions out of necessity. In the case of the migrant assisted pathway, the slumlords are people with a migrant background who specifically target refugees who don't speak Dutch/English very well but understand the language they speak. They offer to find housing for a fee (intermediaries) or provide substandard housing that they own (slumlords). In the chapter on exploitation, I will go deeper into this topic and discuss some examples.

6.2.2. Local assisted pathway

When refugees access housing through a local assisted pathway, they got help from a social assistant, volunteers, buddies, or local non-profit organisations (NPO).

Social assistants

Sometimes a social assistant helps to search for housing as you can see in **example 3**. They either search on the private market themselves or ask NPOs for help. Social assistants have a lot of clients who are searching for housing, so their own network is often quickly exhausted. The social assistants that assisted the participants were not from the local PCSWs but rather from the asylum centre, local reception initiatives, or the CAW (centre for general welfare). The social assistants working for the PCSW indicated that they are overloaded with work and have a lot of clients who are searching for affordable housing. Even though they sometimes want to help, they don't have the space, time, or resources to help people in their search.

"Finding housing has become a serious problem the last six to seven years. It forms a large part of our range of duties when it is not supposed to. I really tried in the beginning, but it was very discouraging, especially for large families it is impossible to find something, so I don't do it anymore. I once accompanied a refugee on a housing visit where there were a hundred other candidates. Sadly, little is done from higher up. For example, there used to be a housing café of the CAW but that has also been abolished." (Social assistant from a local reception initiative)

"My assistant from the PCSW didn't help me in the search, she told me to look for housing on rental estate websites" (Aman,33)

"Their assistant doesn't help them, but she sent them to the housing agency within the PCSW. The woman working there has good intentions, but she has a lot of work and as long as this family isn't homeless, they won't get much help. She does know I am assisting them, so maybe if I wasn't here, they would try more. (Volunteer of Fiyori)

Buddies, volunteers, and local NPO's (vzw's)

In **example 2**, Hamdiya got help from a housing search buddy from the non-profit organisation De Sloep in Ghent. In my participant observation I encountered other buddies and volunteers. Just as in the work of D'Eer, Robeyns, & Geldof (2019), they all attested that they felt overloaded with the amount of work and often felt powerless themselves. The organisation Erigent Vzw who helped a lot of Eritrean refugees in their search for housing, decided to stop the support because the volunteers couldn't handle the amount of work anymore.

"I joined a project in De Sloep for the city of Ghent. We had to help people find a house through the regular channels (real estate websites, adverts,…). We searched for different people at the same time. It was all wasted energy, I don't think we were able to actually help somebody this way. While seraching, I heard of Thope vzw and we contacted them. They told us they had a long waiting list because of the large demand, but eventually the organisation could find her something. (Buddy of Hamdiya)

"We only had six months to find housing for a family with three children. One of the children had a disability, so preferable the house needed to be close to a school for children with special needs. In 5 months we did 35 house visits, I accompanied them all, the search was a full time job. I hope I will never have to do this again. (volunteer Eri vzw)

It is important to note that even though social assistants and social organisations can help searching for housing, the housing they find is also often substandard or has defects. This shows how even assistants and volunteers can't find decent and affordable housing on the private market. In example 2 and 3, you can see examples of housing found by social assistance or by a non-profit organisation.

*Hamdiya (**example 2**) had a broken shower plate. The water didn't go through the drain but went everywhere on the floor in the bathroom. It took her one year to convince the landlord to get this fixed. The kitchen drain also needed fixing, but the landlord said this could wait, three years later nothing has happened.*

*The social assistant from the asylum centre found a two-bedroom apartment for Aman (**example 3**) in Ghent. The landlord of the house is difficult to reach when something is defect. The apartment has several problems. The kitchen drain is not working so after cooking and doing the dishes she has to throw the water away through the toilet. They called a plumber, but he said a thorough reparation is needed, the problem is caused because the house is so old. The landlord is not willing to invest in the reparations. The windows can't open anymore so they struggle with ventilation problems and green mould on the walls.*

This puts assistants or volunteers in difficult dilemmas, some of which I faced myself. In emergency situations bad housing is seen as better than no housing. The hope is that this will be only temporary until they find something better. As we can see in example 2 and 3, this housing isn't so temporary because of the difficulty to find something else. They have lived in these bad housing conditions for three and four years respectively.

These pathways show that the housing crisis and the lack of social housing have impacted how refugees can access the housing market. It is very difficult to find housing unassisted on the private housing market. All the housing was found either through assistance from friends and acquaintances (migrant assisted pathway) or from volunteers, social assistants, or non-profit organisations (local assisted pathway). None of the participants have received access to social housing or housing from a social rental agency, even though some of them have been in Belgium for more than 5 years. The housing that was found (through the migrant or local pathway) was mostly substandard housing. Volunteers, social assistants, and NPOs are not able to provide decent and affordable housing for refugees. They must operate within the system and the limited possibilities available. For this to change, a solution must be provided from the city level and the Flemish level to create more chances for refugees on the private AND social housing market.

Example 1: The house swap

Sophia (27 year), an Eritrean refugee and single mother with one daughter.

Search Time	Place	Access Pathway	Reason for moving
	Reception Centre/ Brussels 8 months		Positive decision
3 months	**Studio/ Antwerp** 2 Years 1 person 400€/month (electricity and water included)	Eritrean friends in Antwerp who were going to move – **house swap**	Child was born – studio became too small
1 month	**One bedroom Apartment/ Antwerp** 2 years 2 persons (with her child) 500€/month	Friends who lived in the apartment – **house swap**	Decided to move in with the father of her child, he wanted to help take care of the child.
7 years	**One bedroom Apartment/ Ghent** 3 years 3 persons (with father and child) 550 €/month Problems with the house: the shower and basement had a bad smell.	The father lived in an apartment in Ghent	She decided to split up and the father moved to another apartment. The landlord was not reachable to fix the issues with the shower and the smell.
1 year	**One bedroom Apartment/ Ghent** 3 months 2 persons 557 €/month	Eritrean friends who were moving – **house swap**	The house has lots of mice and the neighbour (and son of the landlord) is aggressive towards her and her kid for making noise (during daytime). He often drinks and shouts at them, they don't feel safe.
6 months	Not yet found – actively searching		

Example 2: Substandard housing

Hamdiya (30 years), a single mother of two children and Afghani refugee.

Search time	Place	Access Pathway	Reason for moving
	Reception centre/Brussels 1,5 years Shared room with 6 women Pregnancy and first child		Positive decision
	Local Reception Initiative/Aalst 3 months 2 persons (with her child)	From the reception centre she got assigned to this local reception initiative	She could only stay a maximum of three months in the facility. She moved on the last day she could stay there.
3 months **6 years**	**One bedroom apartment/Gent** 2,5 years 600-635 €/month 3 persons (after the birth of her second child)	An apartment came free because the current owner moved to social housing. The upstairs Afghani neighbours knew her friend and knew she was searching. She could move in when the old Afghani renters moved out. **House swap**	The apartment was in a bad state: - They had mice and bedbugs. - The heating didn't work for 6 months in wintertime. - The room was more like a covered courtyard. - You couldn't ventilate the room or bathroom, the children got sick a lot. - The room was very dark. - There was a lot of noise, they lived next to a busy street, a mosque and underneath a family with 7 children. - The front door was broken and always open, her buggy was stolen, her mail got stolen, they didn't feel save.
2,5 years	**Two-bedroom house/Ghent** 3 years 4 persons (two children and boyfriend) 725 €/month	Through Vzw Thope, a non-governmental, non-profit organisation that help that helps refugees and homeless people access housing by acting as a third party between the landlord and the renters.	Problems with the house: - Too small (for four people) - The drain of the shower and kitchen doesn't work as it should, this also creates a bad smell. - Only one heater for the whole house, it is often very cold and especially in the children's room. - High rent price, struggling to come by.
3 years	**Better housing/social housing**	They tried everything to find better housing, because everything close by is too expensive, they decided to wait for SVK or social housing.	

Example 3: Assistance needed

Aman (33 years), Eritrean refugee and single mother of one child.

Search time	Place	Access pathway	Reason for moving
	Reception centre/Antwerp 4 months		Positive decision
	Temporary Social housing/Evergem 4 months	From the reception centre she got assigned to this local reception initiative	She could stay 2 months and search for housing and got an extension for another 2 months.
4 months **5 years**	**Two-bedroom Appartement/ Ghent** 4 years 2 persons (with her child) 612-676 €/month	The social assistant from the asylum centre helped find the housing because it was too difficult to find housing on her own.	Problems with the house: - The kitchen drain is not working. - No ventilation possibilities so moisture and mould problems. - Son is afraid of the downstairs neighbour. - Landlord does not want to come and fix things in the apartment. - The rent is too high.
4 years	**Better housing/Social housing**	Has looked everywhere for better housing but everything is too expensive, she is tired of trying and feels like it won't change anything, she is waiting on social housing so she would be able to save some money for her child.	

6.3. Social system

6.3.1. Social housing

Recognized refugees or refugees with subsidiary protection can apply for **public housing** when they meet the income requirements. However, their refugee status doesn't give them priority, on the contrary, there are certain conditions that make it harder for refugees to get public housing. They must be willing to learn the Dutch language and meet the obligatory integration requirements. Within the year after signing the lease, the tenant must attain the Dutch language level A1. (Agentschap integratie en inburgering, 2019)

Public housing has absolute priority rules and optional priority rules. The absolute priority rules must be applied first. When refugees leave the asylum centre, none of these absolute priority rules are applicable on their situation. Only after renting on the private market, they can be eligible for one of these absolute priority rules in a few specific situations. For example, they can get priority when their current home is declared uninhabitable or unfit to live in. These procedures can take a long time and are often not performed out of fear of having to move and finding no alternative housing in time. The optional priority rules are also not in favour of the refugees. There is an optional rule based on locality[10]. Individuals who have lived a minimum of three[11] years (during the last six years), in the town where the property is located, are given priority. On top of that, the order of registration counts. Refugees can only apply after their application for asylum gets accepted. Consequently, they can never transfer directly to public housing when they leave the reception centre. (Agentschap Wonen in Vlaanderen , 2023)

The priority rules for **social rental agencies (SRA)** are different, it works with a scoring system. The allocation is based on the income situation and housing needs. Different situations can lead to getting priority, such as effective or impending homelessness, living in an unfit, uninhabitable, poor quality or overcrowded home, or the affordability of the current home. For the first, impending homelessness, refugees can get priority when leaving the asylum centre. But because they only have two months' time, chances are very small that refugees get allocated a house from an SRA, based on this priority rule. When they have found a house on the private market first, their situation is not a priority anymore. A barrier to get priority points for an unfit, uninhabitable, poor quality or overcrowded home is that they need to have an official certificate or proof. Most refugees are afraid to report their housing situation to the housing inspection out of fear of having to move and not finding another house in time. That is, if they even know of the existence of these priority rules and regulations. (Agentschap Wonen in Vlaanderen , 2023)

[10] The Flemish minister for housing wrote in the policy report for 2019- 2014 that he wants to make this an absolute priority rule (Diependaele, 2019).

[11] The Flemish government would even like to tighten the rule. Instead of three years, people must live five years continuously in the same municipality, during the ten years prior to the allocation (Delepeire, 2019).

Another problem is that even if they know their place on the waiting list, it is very hard to estimate how long they will have to wait. In the participant observation, I accompanied a family of six, they were on place eight on the waiting list. This family was living in a small one-bedroom apartment for six months and the situation wasn't sustainable. The agency told them that the waiting time could be a few months but also more than a year. They were given the advice to search for housing and not wait. Two months into our search, they received the news they were now on the fourteenth place on the waiting list. They were pushed back on the list because there were families with more urgent situations. So, we went ahead and continued searching for housing on the private market. We ultimately found a house. One month after they moved, they got an invitation saying they were third in place and could visit a house. But after learning that they were not in a situation of overcrowding anymore, they got moved back on the list. The price of these SRA houses is lower than regular housing on the private market, so the family must pay a lot more now compared to having an SRA house. If they would have waited, maybe they would had more affordable housing now. These situations can cause a lot of dilemmas for the families (and volunteers).

Public housing and housing from SRAs are not accessible on a short-term basis. When leaving the reception centre, refugees have no other choice than applying for the waiting list and search for housing on the private rental market. In the first years after arrival, refugees are most vulnerable. Social housing would be most valued in those early years until they learn the language, their rights, have a stable employment and income.

6.3.2. Social measures

If refugees are on the waiting list for public housing for longer than four years, they are eligible for the **rent premium** to help cover the high rent prices on the private market. This premium is not automatically granted, they must apply for this premium. For this to happen, refugees need to be informed of the existence of this premium and be able to take the necessary steps to claim this premium. This measure is, similar to social housing, not accessible in the first few years after arrival when refugees are most vulnerable on the private market. (Agentschap integratie en inburgering, 2019)

The **rent subsidy** is another social measure for people with low income. There are three situations where refugees can be eligible for the subsidy. The first situation is when they move to an SRA house, the second is when they were homeless and move to a compliant rental property. For these two situations, no conditions apply to the property they leave. The third situation is that they move from a poor or unadopted property to a good, adapted compliant rental property on the private rental market. In this situation there are several conditions attached to the property they leave, it must be either deemed unfit, uninhabitable, or overcrowded. The house that they move to has to be compliant, this means that the house must fit the current housing standards of the Flemish housing code. All refugees leaving the asylum centre are in theory eligible to get this subsidy based on homelessness but in practice there are a lot of barriers. (Vlaamse Overheid, 2023)

Barrier 1

The social assistant must make refugees aware that this social measure exists and help them apply for it, as it is also not automatically granted. This also must be done as early as possible because the process can take some time. In the meantime, refugees must cover the full rent price. Some participants in the interviews have never heard of this subsidy and their social assistant hadn't applied for it.

Barrier 2

The second barrier is that the rental property must be compliant with the housing regulations. When refugees apply for the subsidy, they must wait (often several months) until the housing inspection inspects the place. If the rental property complies to all the (strict) regulations, they will receive the rent subsidy. If the dwelling doesn't comply, the landlord gets a notice and must make changes. In the meantime, the tenants don't receive the rent subsidy. Due to the tightening of regulations[12], 63% of homes were declared as unfit or uninhabitable after applying for rental assistance compared to 41% of homes in 2020. (Agenschap Wonen-Vlaanderen, 2022)

The housing crisis has created a situation where refugees often must move to a dwelling that is overcrowded or has some defects. As their housing situation is precarious, refugees who are aware of the rent subsidy, often don't dare to apply out of fear of the housing inspection. If the house isn't compliant with the housing standards, the landlords will get a warning and will have to change things. If there is a possibility that the house will be declared as unfit, uninhabitable, or overcrowded, they risk having to move again. Refugees often don't want to risk angering their landlord or having to move again. This stipulation for the rent subsidy prevents a lot of refugees of having access.

The social assistant of Asmara (30) applied for a rent subsidy after she moved out of a safety house. Asmara wasn't aware of the regulations on applying for a rent subsidy. She was surprised when the housing inspection came. The inspection contacted the landlord with the message that the house was not good enough for people to live in (uninhabitable). In the house there was no central heating but a stove that produces CO, which is dangerous if there isn't good ventilation. The landlord was very angry that the house inspection came without her approval. Asmara apologised profusely and said that she didn't know this would happen. The landlord installed more ventilation but didn't fully repair the other defects. As a result, Asmara still doesn't have the rent subsidy after living in this house for two years. She will not receive it until the landlord repairs everything that was stipulated by the housing inspection.

[12] The report of the housing agency in Flanders of 2021 notes that new regulations were added to the technical report of the housing inspection such as the smoke detector obligation and roof insolation. (Agenschap Wonen-Vlaanderen, 2022)

"We almost found housing last week, the contract was almost finalized. The family voiced that they really wanted to receive the rent subsidy. The landlord asked around and the house no longer met the living standards. He didn't want to risk having the housing inspection coming over and the apartment being declared unfit. He didn't have the money to insulate the house and fix the electricity. That was a big bummer for us, we almost had something, now we have to start searching again." (Volunteer Fiyori)

Barrier 3

Refugees can also apply when they move out of an unfit, uninhabitable home or an overcrowded home and into a compliant home. To be eligible for this, they need to have an official declaration that the home is uninhabitable, overcrowded, or unfit. To receive this declaration, they must make a report to the housing inspection and wait until they come to check out the house. This can take several months. They need to have lived there for at least six months and still live there at the moment of inspection. As previously said, refugees often don't dare to report defects or overcrowding to the housing inspection out of fear of losing their home and angering the landlord. If they have found another dwelling and feel secure enough to report it, the waiting time is too long to get an official declaration. So even though refugees have lived in overcrowded or unfit houses, if they don't have an official declaration, they won't be eligible for the rent subsidy.

A non-accompanied minor refugee, Yonas, rented out a one-bedroom apartment after leaving the asylum centre. He's social assistant applied for a rent subsidy. During a family reunification procedure, he searched for bigger housing but with his living wage for a single of approximately €900 a month, this proved to be difficult. When his family came over, they had to live with six people in this one-bedroom appartement. The social assistant stopped the procedure out of fear that the family would have to move if the apartment was declared overcrowded. Now his family is moving to a four-bedroom house with a rent of €1050 a month. He really hoped he would have the rent subsidy (of €324 a month) to help pay the rent. As they don't have the official declaration of overcrowding, they cannot access the rent subsidy. Only when they move to an SRA house, they can be eligible again.

Even though these social measures are made to help low-income earners on the private market, the barriers make them near impossible to access. The people who need them the most, often don't receive them. The rent premium can only be received after four years on the waiting list. Meanwhile the first years are the hardest because refugees depend on a living wage while following language courses and trajectories to work. When refugees have a stable job and income, they can access housing more easily. The rent subsidy was made to tackle the substandard housing on the private market and help low-income earners pay rent. While this is a good idea in theory, in practice it creates more barriers for the refugees to access this subsidy. As their situation on the market is precarious, they are often afraid of the housing inspection and the reaction of their landlord.

6.4. Reception crisis

The search for housing is under further pressure because of the current reception crisis in Belgium. The reception crisis is a crisis of a lack of place in the reception centres and has lasted a year and a half. Asylum seekers can register, but in the absence of sufficient reception spaces, they must find their own shelter. Often, they end up sleeping on the streets or in squats. The crisis is caused by the large backlog in file processing of asylum seekers and a lack of political and institutional will to create new spaces. As a result, there are more people arriving than people leaving the reception centres. (Temmerman & Macken, 2023)

Since 14 November 2022 Fedasil can require that asylum seekers with stable jobs and incomes above the living wage, leave the shelter early, even if their procedure is still pending (Poppelmonde, 2022). Asylum seekers were only asked to leave if they had already found alternative housing. Meanwhile, people who already received their positive decision, got a bigger 'push' to leave the centre. Normally refugees get two months to find housing after receiving a positive decision, this can be extended up to 4 months. As a result of the housing crisis, for most refugees this is not enough time to find affordable and suitable housing. It is estimated that around 2000 to 3000 recognized refugees were unable to leave the reception centra (in Februari 2023), because they can't find housing (Dheedene, 2023). The interaction between these two crises creates the following situations:

Situation 1:

I met a homeless Eritrean refugee. Four months after his positive decision, he was asked to leave the reception centre: 'his time was up'. In the reception centre he managed to achieve Dutch level 5 and get an interim job. Even though this was not a stable job, the reception centre was convinced he could manage on his own. Because he was not able to find housing in time, he became homeless. Being homeless, it was hard to keep on working and he lost his job. Without a domicile, it is not possible to get a living wage in Belgium. As a consequence of these decisions, he is now living on the streets without housing or a job. Not having a stable income (from a job or living wage), makes it also increasingly difficult to find housing. On top of that, without housing it is also hard to find a job. This has created a vicious cycle from which it is difficult to escape.

Situation 2:

Another Eritrean refugee I supported in his search for housing, also had to move out of the reception centre four months after his positive decision was announced. They weren't confident he could manage it on his own because his language level of Dutch and English was very low. To be able to get a job, his language levels of Dutch or English must be higher, so he was inscribed on the waiting list for Dutch classes. The search for a house with very limited Dutch or English, is difficult, so he was assigned to a local reception initiative provided by the PCSW. This housing is not free, they have to pay for every day they reside there.

This is deducted from their living wage. To push people to find housing faster, this price went up every month. He started at €450/ month and three months later, he already had to pay €620/month. On top of that he had to provide proof that he was searching for housing and doing at least one house visit every week. Every month the social assistant has to convince the board to let him stay for another month. As a result, the pressure was high to find something as soon as possible out of fear of becoming homeless.

The reception crisis and housing crisis both influence each other. If refugees cannot find housing in time and have to stay longer, this further aggravates the reception crisis. As a result of the reception crisis, refugees need to leave as soon as possible to create spaces for the newcomers. This creates an environment where refugees end up in precarity or housing that is substandard.

6.5. Barriers

6.5.1 Income

As discussed in the chapter on the labour market, the connection between the position of refugees on the labour market and their access to housing is very important. So in this chapter I will discuss the income of the respondents and how this influences their housing conditions.

Job

Half of the respondents in the interviews have a job. The first few years, refugees receive a living wage until they have finished their 'integration courses' and found a 'stable' job. It is possible to have a job and still receive a part of the living wage if the pay is under the amount of the living wage. For example, if they earn around 1300 €/month and the living wage is 1600 €/month, they can receive the difference (300 €/month). In the interviews I encountered three mothers who got paid less than the living wage and but weren't paid out the difference. So, in practice, this social measure is not accessible to everyone. The reason their monthly income is so low, is due to these mothers not being able to work full time (either because there wasn't enough work or of their own choice). The highest earner from all the participants, received €1800 a month. So even though some had a stable labour situation, they often didn't receive a lot more than the amount of the living wage. On top of that they don't receive the benefits linked to the living wage such as a lower tariff for electricity and gas, cheaper public transport, … In the end they can be worse of. The notion that getting a job will get them out of payment difficulties and will get them more chances on the housing market, is in contrast with the reality. According to the one-third rule used for calculating how high the rent can be, if they earn around 1800 €/month, rent shouldn't be higher than 600 €/month. The lowest rent (working) participants paid for their current housing was 672 €/month. Sadly, getting a job doesn't necessarily create social mobility for single parent refugees.

These findings correlate with the labour outcome statistics of the Eurostat 2021, where non-EU woman experience a double pay gap, are overrepresented as part time workers and are overrepresented in temporary jobs (Eurostat, 2021). Some social assistants are aware of this and try to convince their clients to get a training first to be able to get a higher paying job. This means they have to survive longer on a living wage but will get more chances in the future.

"I am looking for new work, I called them today, I would like to quit. Per month it is about €1040 for me but that is not enough. I would like to earn more." (Sophia,27)

"I went to my assistant a few times because I wanted to start working. She says it's best for me to get an education and a degree first. If I were to start working now, my salary would be no more than €1600 per month. Then I will stay in the same situation as now. So best to get an education first and start working after, then I will earn more. Then maybe we can save a little bit and so on." (Hamdiya, 30)

Living wage

As discussed in the chapter on labour situation, the living wage from January 1st, 2023, for a single parent family is €1.640,83 each month (Vlaamse overheid, 2022). When I did my interviews, this wage was lower, around €1537,90 each month. Following the one-third rule, the rent shouldn't be higher than one third of the income. This means that the rent cannot be higher than €500 to €550 each month, it is impossible to find an apartment with at least one bedroom for this price.

Consequence

For the participants, rent prices are too high compared to their incomes. Or their incomes (living wage/job) are too low for the current living standards. The rent takes up the largest part of their income, for some families even half of their income. This means less budget for all the other expenses. Most of the participants attested to having trouble getting by and are not able to save.

Two illustrations (**table 1 & table 2**) will show a simulation of the financial situations of the single parent refugees.

Table 1: Situation with a job (Aman, 33)

Income (€/month)	
Job: working in a laundromat	1600
Child support (1 child)	173,12
Total	1773,12
Expenses (€/month)	
Rent	676
Electricity and gas	181
Internet	31
Childcare before and after school	87
Food (on average)	450
Rest for insurances, clothes, public transport, other subscriptions, doctors visit, hairdresser… (2 people)	**348,12 or 174,06 p.p.**

Table 2: Situation with living wage (Hamdiya, 30)

Income (€/month)	
Living wage	1537,90
Child support (2 children)	346,24
Total	1884,14
Expenses (€/month)	
Rent	725
Electricity and gas, water	150
Internet	40
Food (on average)	550
Rest for insurances, clothes, public transport, other subscriptions, doctors visit, hairdresser… (3 people)	**419,14 Or 139,71 p.p.**

"Sometimes I managed to pay for everything but the last few months it was really difficult. You also know that the price of all products, food, has increased. At the end of the month, I had a lot of problems. I have to keep a close eye on all the bills for the children's school, clothes, sports shoes, they need many things at the beginning of the school year." (Hamdiya, 30)

"It is very difficult to make ends meet, I have a lot of stress. I have so many children (7) and the older they get, the more things they need. When I notice that things are getting difficult, I try to make do with less than normally in the household. Possibly use some money from my next month's rent to get by and if it really doesn't work out, I will borrow money from a friend of mine until things get better again. I am very grateful for all that Belgium does for me and the social support I receive, but it is not enough to get by for me. Especially anything unexpected is difficult, there are situations you can't prepare for such as a doctor's visit or something breaking in the house. We can't save anything, so we have no reserve." (Laiba, 38)

"The living wage is not enough to pay for everything, excuse me, it is not enough. I need to have a knee operation, but I am waiting because I don't have the money for what it costs." (Mahmoud, 40)

"Sometimes I worry about being able to pay everything. I only receive a living wage from OCMW, and my rent is €700 without water electricity, internet. I have to pay for day-care and pampers are so expensive. I go to a food bank and thrift store for our clothes, even the pampers I try to by second hand." (Asmara,30)

To give single parent refugees more chances on the housing market, their chances on the labour market must improve. The risk of monetary poverty for single parents is very high in Belgium, 41,3% (Statbel, 2019). This is probably even higher for single parent refugees. It's good that there is stimulation to get a higher degree (and more secure labour), but this also means a longer time living in precarious circumstances.

6.5.2. Single parenting

"When you live alone, it's hard, you have to do everything all by yourself. I was fired from my job because I couldn't be there at 6 a.m. anymore. No day care opened early enough for me to drop her off and go to work after." (Karidya, 25)

Single parent refugees have the challenge of having to reconcile family life and work. Being a refugee and a single parent can be extra difficult because most refugees don't have much family around. Even though they have friends and acquaintances, the barrier to ask for help is larger. This has several consequences, not only on their work life and income but also in their search for housing. For example, when a child gets sick, they must stay home to take care of them. These absentee days can add up and result in lower income at the end of the month. Some also choose not to work full time, to be able to do all the household chores and shopping. Single mothers often search for a job that is flexible enough, so they are able to drop the children of at day-care, get them from school and be there when something happens with their child. Becoming a cleaning lady is often encouraged because they can discuss working hours with clients and missing a day of work won't have big consequences. As a result, single mother refugees often end up in low paying jobs or earn less than minimum wage because they work four fifth or part time.

These situations can also complicate the housing search. Rental agencies often make appointments for house visits in the regular working hours. Working single parents are not able to come to these appointments and cannot afford to take of half a day for the small chance that they will get the house. If they can plan the visit outside of working hours, the problem is that the child(ren) has(ve) to come with. Especially when the mothers have multiple children, or children of a few months with sleep and breastfeeding schedules, this can be very challenging. Sometimes refugees travel for more than an hour on public transport to get to the house visit. It can get demotivating very quickly if these house visits don't have positive outcomes.

"I need to make an appointment for a house visit, but I have work. Sometimes they suggest 3 p.m. but I work until 4:30 p.m." (Sophia,27)

"When I want to visit a house, it is difficult with the baby, he can't stay at home alone, he always has to go with me, this is a bit difficult, tiring." (Aman, 33)

The in-depth interviews showed that the child(ren) often play a central role in housing decisions. Either in wanting to give them a better and safer home, or in trying to create a stable situation so they don't have to change schools too often when they are doing well. After going through so much, refugee parents are often very focussed on providing their children with the best chances and hoping for a better future for their kids.

This can further complicate the housing search, for example if the house has to be located close to the school, this can slim down the amount of housing they can apply for.

"Before, it was only important for me to find a good house but now it is really important for me to find something close to my kids' school. My kids really want to keep going to the same school and are happy with the teachers and the school. They don't want to change schools." (Hamdiya, 30)

"The reason for moving was my daughter. If it would be just for me, I wouldn't be bothered by these housing conditions, I could stay here. But I had to do it for my daughter, she had no space to play, there was no space for a table to eat, she lay awake when it was raining (from the noise) …" (Karidiya, 25)

"We live now in a very small town, my sun is the only refugee from Ukraine, he has no friends. He cries every morning: I don't want to go to school, I don't like it, I don't understand the language. In Ghent I have friends and we know lots of children from the same age. That's why I want to move there." (Alina, 36)

6.5.3. Location

The importance of the location of housing, is mentioned several times in the interviews. Even though some participants lived in reception centres in municipalities, after they got recognized, they all moved to a city (mainly Ghent, Antwerp, or Brussels). The two main reasons for this, correspond with the literature, namely, the presence of public transport and networks of co-nationals (Moussawi & Schuermans, 2021). The housing crisis is worst in the large cities and as such the housing prices and access are as well. Because of this, some refugees moved to small municipalities in the region around Ghent. Even though the housing is better, refugees struggle with the commute for school and work.

"I can search for a house around Ghent but without a car it is difficult. Now, I have only one train in one hour, I don't like it. That is why I want to live in Ghent, so we can go around without a car, with the tram and bus, it is so much faster. I also want to have more friends because here in this small town, I have no friends. In Ghent there are more Ukrainian people." (Alina, 36)

"I now have a good house but cannot find a contract for work. The problem is the bus, the timing is very bad between Ghent and my place. Now I need to have drivers' lessons because I need to change my driver's licence from my country to here. After I have this, I can maybe buy a car and then we can stay in this house, but it will take some time." (Mahmoud, 40)

For moving within the city to better housing, the location stays important. First, the location of the school of the children was mentioned as important. If the children like the school or the childcare and they have stability, the parents don't want to move too far away. Second, the location of the workplace/ classes was also important. The public transport connection with school and work is seen as essential when moving. None of the participants had a car, so they were all dependent on public transport. For example, before going to work or class, single parents must drop off their children to school/childcare with public transport. If the house, school, and workplace are too far away from each other, the commute can take up a lot of time.

Public transport is the most important for me when searching for housing, I need it to get to work and I don't have a car. (Karidya, 25)

The dependency on public transport, creates barriers to find affordable housing. Refugees often stay in the city even though the prices and quality of the houses are worse. The barriers to get a driver's licence and buy a car, are very large. The level of Dutch needed for the theoretical exam is advanced, the lessons for the practical exam are very expensive and getting a loan as a refugee for a car, can also be difficult. For newcomers, this process can take years. In the meantime, the accessibility of public transport is very determinant of their chances on the job market, school, …

6.5.4. Accessibility of the private market

'System knowledge'

For refugees the private housing market can be confusing and hard to understand in the beginning. There is a lot of paperwork and terminology that needs to be explained. When visiting housing, copies of the ID's (of the whole family), pay slips or proof of income or living wage, payment receipt of the current rent, sometimes even proof of child support is asked. Refugees don't always know how they can get access to these documents. On the house visits, most agencies and owners explain what is expected when refugees get the housing. For example, the landlords talk about a rental guarantee of three months, the home insurance, cleaning fee for the common areas, the fee for filling in the rental inventory and fixtures form, when the first month rent must be paid, ... Landlords and owners expect that this is common knowledge because most of the private market (in Flanders) uses these regulations. Refugees often feel overwhelmed by this information because these regulations differ in other countries.

In my participant observation, with the help of interpreters, we could explain how all this functions and what they needed to be careful of before they agreed to the contract. A lot of refugees don't get this amount of assistance or support in their search for housing, so there is more danger of exploitation if they don't know what a standard rent contract and stipulations look like.

"In Ukraine, we have a little bit different system. If I need a flat, I just call and say I like it and the next day I live there. I don't need papers, I don't need nothing, I just pay rent and that is all, it is a lot more difficult here." (Alina, 36)

Language barrier

There are a lot of language barriers during the search. From the adverts to the contact and information sheets, a lot of advanced language is used. For example, on the information sheets, words like this are used: net income, domicile, household composition, civil status, residence, seniority (job), renovation... words that are not taught in the first levels of Dutch. To understand this, help is often required, either from friends of family that are at a higher Dutch language level or help from the social assistant or other instances they get in contact with. Google translate can be very helpful but for some languages like Tigrinya, the translation was frequently wrong.

Digital skills

Most of the search for housing is happening online. All the properties are posted online, booking house visits, or contacting the landlords starts also online. They require a functioning laptop or phone and also having the necessary digital skills to be able to navigate through these different platforms. On top of that, landlords or intermediaries ask for scans of ID copies, pay slips of the last three months or proof of income, a motivational letter, and an information sheet. Private owners and rental agencies all have their different ways to go about paperwork and house visits. As a result, the searcher for housing has to adapt. During a house visit, they often get a blank information sheet that they must fill in at home, scan and send to the owner/agency via email. Or they have to print out the sheet, fill it in and bring it with them on the house visit. Not everyone has access to a printer or scanner at home and the public services are not always that accessible (opening hours, location, ...) for everyone. Social media such as Facebook pages with properties for rent are also becoming increasingly popular. As most refugees don't speak Dutch or English yet and not everyone uses social media, none of my respondents made use of these pages.

"No, I don't use Facebook (in my search for housing), my friend did it for me once, but I don't know how to do it". (Adama, 48)

Time investment & discouragement

The whole process of searching online for housing, making appointments, doing house visits, sending all the documents, and answering questions, takes up a lot of time. It often felt like a full-time job. People that have been searching for some time, felt despondent and discouraged. Would all this time investment even account to something or are they doing it for nothing? Do we even go to this next house visit if there will be 30 other candidates waiting? For me this feeling of hopelessness and constant rejection came after two/three weeks of intensive searching and doing house visits. I was questioning if it would ever be possible to find something. It seemed like an impossible task. Consequently, refugees often stop searching and wait for housing that they can access through friends, social housing or a house from a social rental agency. After their experiences on the private market, they feel like it is impossible to find something, and it is not worth their energy and time anymore.

"I stopped searching, it is impossible to find something affordable with four bedrooms in Ghent right now" (Hani, 31)

"I am searching for something in the neighbourhood, but everything is too expensive, I cannot pay that rent. That's why I am waiting for social housing. I am still looking online all the time and hoping but everything is too expensive or too far from the school." (Hamdiya, 31)

6.6. Power relations

6.6.1. Discrimination

As a result of the large demand and the small supply, landlords and agencies have a lot of people to choose from. On house visits, I often asked the landlord or agency how many candidates there were for the house/appartement, generally the answer was between 20 and 50 candidates. This makes the competition harder and gives the landlord the power to discriminate without having to explain it: "Another candidate 'fits' better". Landlords don't have to give a reason why they chose someone else. Even if discrimination is happening based on income source or ethnicity, they would never know.

We visited a house in Ghent and after sending all the information, I got a mail telling us that 'the candidature has not been withheld'. Two weeks later, I got an invitation to visit the house again because they were still searching for a tenant. I sent them an email again with the information and said that we already visited the house. The answer was again that 'the candidature has not been withheld'. When I asked for more explanation, the answer I received was that the owner makes the final decisions. The agency was not aware of the reasons for declining the candidacy.

If they received an explanation on why the candidacy was rejected, these were sometimes discriminatory according to the antiracism law and anti-discriminatory law (Interfederaal gelijke kansen centrum, 2014). The most common discrimination was based on income source.

I called a lot of landlords. If I said, I don't have work, I receive a living wage from OCMW, they hang up the phone just like that. (Asmara,30)

"I don't accept people on a living wage." (Landlord on the telephone)

"The ad clearly states that the income must be more than 3 times the rent. That means no one on a living wage qualifies." (Landlord on the telephone)

The second common reason was based on what is called racial criteria (race, skin colour, nationality, ethnicity, or origin):

"I have had a bad experience with somebody from Gaza. For that reason, I am therefore looking for another profile of tenant" (Landlord through email - The man I assisted was from Eritrea)

Other reasons are seen as more objective selection criteria. The most common rejection is based on the income level that is perceived as too low compared to the rent price and extra costs. A second reason that we received a lot (for the family of six) is that there were too many inhabitants compared to the possibilities of the rental property.

"Sorry, but I think four children is too many, I don't want that, that will be too much wear and tear" (owner of a four-bedroom house) (landlord on the telephone)

"Six persons is too much for a three-bedroom house, it is only suitable for a family of five at the most." (Landlord on the telephone)

"For two persons (mother and child), you need at least a two-bedroom apartment, your daughter needs her own room." (Karidya, 25)

"This woman had a one-bedroom apartment. I said for me it is okay that my son sleeps with me, in the same room but with separate beds. She told me: 'I have been a parent myself; I know what you should do, the baby needs to have an own room.'" (Asmara, 30)

The problem with these two 'objective' selection criteria is that it creates a situation where some tenants will never find housing because they will never fit these criteria. All the refugee's depending on a living wage, will always have an income that is too low for the current high rent prices (based on the one third rule). As a result, all people with a living wage can be rejected because of their low income.

Second, if people are (wrongly[13]) convinced that they need a room per child (and one for the parents), family of six can always be rejected in a house that has less than five rooms. In this way, some groups are systematically excluded on the private housing market. These 'objective' selection criteria can lead to indirect discrimination (= an intervention that seems harmless at first glance may nevertheless have discriminatory consequences (Interfederaal gelijke kansen centrum, 2014)).

6.6.2. Power imbalance

In different ways landlords profit and make use of this high demand, especially on the lower segments. One of the first things that was striking to me was that rental agencies and landlords put no time in making these apartments appealing. This is a testament to how sure they are of finding new tenants. On several house visits, the house/appartement wasn't cleaned, dirt everywhere, cardboard, and broken items on the floor. In one appartement there was still a dirty old mattress. Some of the prices asked for a studio or a one-bedroom appartement with defects were exorbitant. As there are no rent regulations or rent controls (between tenants), landlords can try and see what they can ask and still have candidates.

We visited a house that was specifically targeted to single male refugees. The house was in order with the housing regulations, and they often worked together with the PCSW. It was a house with 10 bedrooms, one small, shared kitchen and a smelly shared bathroom. The landlord asked 600 €/month (rent + electricity and water). For the refugee this was half of his income (living wage). The landlord received 6000 €/month rent (minus the costs of water and electricity), just for one building.

Landlords also use this high demand as a threat. As a candidate, they cannot ask to much of the landlord or there will be another candidate who is more flexible. If the landlord is searching for someone who is ready to move next week and this is too early for them to get everything in order, they sometimes must choose to adapt or to give it to a candidate who is ready to move.

[13] The maximum occupancy rate in Flemish residential code states that a family of six can reside in a dwelling with four bedrooms if it is larger than 70m² (in total, all the rooms together), a family of two can reside in a one-bedroom apartment if it is larger than 27m², … The appartements that we visited were all large enough for the family size according to the residential housing code.

“You have time to decide until tomorrow, if you haven’t decided, I will call another candidate.” (Landlord on telephone)

Most contracts ask for a notice period of three months before moving, if this isn’t respected, a termination fee is demanded. So, if they want to leave the same month, they will have to pay three months’ rent as a fee. As shown in the chapter on income, most refugees (in the first years) aren’t able to save a lot of money so big fees like this, can be a big financial blow. Sometimes they can negotiate with the landlord or agency to reduce the fee if they provide a new tenant themselves. But this depends on the goodwill of the landlord because legally landlords are allowed to ask for a termination fee if the three months’ notice was not respected. As the housing market is so tight, refugees are only able to terminate their lease if they have found another apartment because the risk of not finding something in three months is too high. As a consequence, they often have to pay for this termination fee.

We finally found a four-bedroom house for the family of six living in a one-bedroom apartment. The landlords asked if they could move in when the previous tenants moved out so they wouldn’t lose revenue. We immediately notified the rental agency that the family would be moving. The same landlords that refused to fix defects and we could not contact for two years, now demanded three months’ rent as an early termination fee and also one month rent for ending the contract after two years instead of three. After negotiating we could reduce this to two months’ rent, this was deducted from the rental guarantee.

In almost every interview, the respondents spoke about how tenants were reluctant to fix defects. They either didn’t show up of took a long time (several months, years) to come look and fix something. They know that they even if they don’t fix the heating or drainage, refugees will still stay because is hard for the refugees to find another place to live.

In my old apartment my heating was broken, and I called the landlord, I waited 6 months for him to come. We had to stay with a friend for a few times because it was so cold in the winter. In this apartment it is the same, the shower was broken, and I tried for a whole year to reach the landlord. (Hamdiya, 30)

I talked to my landlord about the problems in the house, but he didn’t want to listen, he didn’t want to come. "If you are not satisfied here, then just find something else." (Sophia, 27)

The landlord was not honest during the house visit, he didn’t tell us that the heating was not working. We had to buy an electric heater, but it was not enough to warm up the whole house. (Hani, 31)

Refugees often don't know their rights and what kind of defects are supposed to be fixed by them or by the landlord. This leads to situations where they don't get back their rental guarantee, sometimes even without an explanation.

"The landlord of my old apartment didn't give the rental guarantee back. He said something about insurance and that the toilet was broken. Normally the landlord has to pay for this, but he said I need to pay, and he didn't give me anything back." (Karidya, 25)

6.6.3. Exploitation

"Exploitation is **the act of selfishly taking advantage of someone or a group of people in order to profit from them or otherwise benefit oneself**." (Random house unabridged dictionary, 2023)
As the need for housing for refugees is becoming increasingly clear, some people take advantage of the desperateness of refugees to find housing. The line between what I described above about the power imbalance and exploitation is thin. Some of the cases I described above can be defined as exploitation.

SLUM LORDS

With slumlordism, the properties do not meet the requirements and the landlord deliberately takes advantage of the tenant's vulnerable situation. There are a number of newspaper articles on this topic that address how slumlords in Belgium specifically rent their most dilapidated houses to refugees because of their vulnerability on the private market. In Louvain there was the conviction of a famous slumlord family A. for renting their most substandard housing to refugees. (Delepeleire, 2019). In the interviews a few participants talked about how they lived in houses with major defects (such as no heating) and vermin problems which they rented at high prices.

*Hamdiya **(example 2)** moved out of temporary social housing into a one-bedroom appartement. This was done by a house swap, the Afghani people who lived there were moving to better housing and her friend arranged that she could stay there in their place. This apartment was provided by a Pakistani landlord who had a lot of houses all over Belgium. The houses are all substandard and he specifically rents it to newcomers from Afghanistan or neighbouring countries who don't speak the language yet. He also raised the price every few months without giving an explanation.*

After two weeks of participant observation, I saw an advert for a studio in Ghent for 'a furnished room for a single man'. In the description of the house, it stated that there was a shared kitchen, bathroom and the showers were coin operated. The landlord is used to working together with the PCSW, so having a living wage is not a problem. Another Eritrean refugee from the community centre, resides in this building. Before answering this advert, we asked if he liked living there. In the building there are in total 18 units, all rented to single man refugees. These adverts were placed under a false name because the landlord, Felix DC, is having a trial for slumlordism. Poppelmonde & Debeuckelaere (2022) wrote an article about his rental practices. The landlord was already convicted in 2006 for slumlordism and is now in trial for a second time. Additionally to renting housing that doesn't have all the necessary qualifications, there was also a vermin problem and he has camera's all over the building. Based on what he sees on the camera's he writes to the inhabitants. For example, to close the window or to not carry water to the shower (to not have to pay),… . This is especially troubling since he also has a conviction for moral offences and admitted to 'liking young man'. One of the conditions the judge imposed was that he had to 'refrain from any contact with vulnerable persons, with one exception: 'necessary contact with his tenants'. (Debeuckelaere & Poppelmonde, 2022)

SCAMMERS

Online I came across several scams, people trying to rent out housing that doesn't exists or does exists but is already rented or bought. In the beginning everything seems normal until they ask for things that are not regularly done. These are examples:

Situation 1:

"I also have a few more people interested, therefore I suggested the agency schedule a meeting with all of you and present the appartement through video in a detailed manner. Can you please advise the time in which you would be available, I understand that the meeting will last a maximum of 20 minutes. Also please let me know if you are familiar with Zoom Meetings. If not, I can request a guide from the agency and forward it to you."

When I responded with this the following email, I never heard from them again:
"Would it be possible to have a real life look at the apartment? I have been warned never to sign a contract if you have never seen the apartment in real life."

Situation 2:
After making an appointment to visit an apartment and possible signing the contract if the apartment was approved, they send me this:

"Bring to the signing of the apartment a copy of the deposit. These have to be done by bank transfer, 48 hours before the visit and you send us a copy of the transfer as the confirmation of the appointment."

A refugee also came to me with a question for help with PCS recharge tickets (a sort of rechargeable credit card). When I asked why he needed these tickets, he showed me a message from a landlord asking him to do this after responding to an advert for housing:

"Sir, what I am asking you to do is very simple, it is just a deposit that you have to make at the PCS service level through PCS recharge tickets. When you take the tickets, you will keep the recharge codes with you. At the appointment after the visit and the signing of the lease, you will give me the receipt of the tickets and the codes in exchange for the key to the flat. No one can touch the money without the codes. This procedure assures me of your good fortune in taking my flat and that I am not moving for nothing. If it suits you tell me what city you are currently in so I can find the address of a shop that sells the PCS tickets, I will send you this and you go directly to take them and let me know as soon as everything is in order. If the visit does not suit you, which I highly doubt, I will take them and I will refund your money in cash without any loss."

These mails were often in Dutch and written in a professional way. The fraudsters advertise a seemingly 'great appartement' at 'reasonable prices', often just below the regular market prices. They even provide reasons on why this is cheaper than the rest: 'It is my daughters appartement, we just want to find clean people to take care of it until she comes back'. They specifically target refugees (or international students) because they don't know what is perceived as standard procedure in Belgium and what is seen as weird requests. I was warned for these kinds of scams upfront by other volunteers. The advice they gave me was to never pay or agree to something if I haven't seen the apartment in real life, together with this rule of thumb: "If it looks too good to be true, it probably is". The refugee mentioned above was ready to follow the instructions because he was so desperate to find an apartment. I hope in the future something will be done to these fraudsters (I made a report to the fraud hotline Belgium), to protect the most vulnerable on the house market who are the target group of these scams.

6.7. Strategies

Volunteers and buddies helping in the search for housing, use several strategies to increase the chance of finding housing. The first, is visiting the family you are assisting and getting to know them better. When you are aware of the current housing situation and the most important features for the new housing, you can make the search more specific. The better you know the family, the easier it is to speak from the heart and try to convince landlords. By showing that you know and trust the family, you can win the trust of landlords who are still in doubt. A second strategy is to make an information sheet with the personal and financial information of the family, so you have this ready to send to the landlords. Next to this, you also need the ID card and proof of income ready to send to landlords and agencies. Volunteers called this making a 'rental resume'. Another strategy was to always leave behind a trace, a calling card, rental resume, or motivational letter so they can remember the candidate afterwards. The last strategy is an effective but time-consuming strategy. It is to look at all the renting sites, social media, second hand sites… everyday so you can quickly contact the landlord or agency and be one of the first to visit the house.

As discussed in the chapter on migrant assisted pathways, 'the house swap' is one of the most used strategies by refugees. By offering a new tenant to the landlord (who was already willing to rent to refugees/migrants), they can help the landlord as well as others in the community. It is often seen as a win-win situation even though this can keep refugees in bad housing situations. Some strategies that were used to avoid discrimination were quite similar to the strategies listed in the research of Unia in 2014. A first was preselecting agencies and dwellings where there is less perceived discrimination. For example, I had more luck with private owners than rental agencies. So, if I saw adverts from private owners, I immediately contacted them. A second strategy is to try having face to face contact with the landlords because in this way they can counteract the doubts and stereotypes. So, the best strategy is to try and make a house visit (without giving away too much information). The only problem with this strategy is that sometimes it can be a waste of time. Going to house visits can take a lot of time (transport…) and some landlords will never be open to rent to refugees. Sometimes it's better to know this upfront and not waste time on these house visits. I tried to keep some information until they directly asked for it, for example the income source. This is not always possible, a lot of the time by email or telephone, they asked for all this personal and financial information upfront. When calling and mailing, I use my own name (Flemish sounding name). This makes it easier to get a faster answer, especially with email. But one of the first questions that I mostly got was: "Are you looking for yourself or helping someone else?". Landlords on the lower segment have experiences with these strategies and are often already wary. (Interfederaal gelijke kansen centrum, 2014)

6.8. Significance of housing

High mobility and insecure tenure were highlighted in the study of Ziersch & Due (2018) as sources of stress and anxiety (Ziersch & Due, 2018). In the interviews the respondents also indicated this. The search for housing, especially if they experience a lot of rejections, can be very taxing mentally.

"We have a lot of stress, especially the dad, he's really struggling with it." (Fiyori, 36)

"Now I have an apartment but maybe four months ago if you had asked me those questions, I would have answered differently. I know I had a lot of stress; three years of searching is not nothing. I still meet people who ask me if I found an apartment, they remember I was looking for so long." (Karidya, 25)

"I never expected it was going to be so difficult to find a house. I am tired of doing house visits, I don't know if it will make any difference. It gives me a lot of stress; I am not doing so well." (Yonas, 19)

"For me it is important to find housing because of my daughter. For me myself, it's less of an issue. My daughter is very afraid of the downstairs neighbour, she is afraid he is going to hurt us. He sometimes gets very angry and shouts at us and keeps knocking on our door. Sometimes when I pick up my kid from work, she is afraid to go home. The neighbour is the son of the landlord so we cannot do much. It gives me a lot of stress to find something else but when we are going move and have better neighbours, I am going feel less stressed." (Sophie, 27)

Next to the feelings attached to the search for housing, I asked what housing meant for them. The most frequent answer was the feeling of safety and peace. Having a house meant having safety. This in more ways than one. As some of these single mothers experienced abuse, (independent) housing meant safety from their partner. It could also mean safety after experiencing bad housing conditions or the possibility of becoming homeless. Often it was not only safety for themselves but also for the children.

"When the assistant found me this house, it is a feeling that I will never be able to describe with words, a feeling of safety, security and joy, I have never felt this in my whole live until I had this house." (Laiba, 38)

"This house is good, I feel safe, that is enough." (Asmara, 30)

"The peace I have here, I don't have it in Africa. I don't have any problem, angry or beating." (Adama, 48)

A second frequent feeling was the feeling of freedom, being able to make their own choices as a single mother without family or neighbours deciding what they must do.

“I like living in this neighbourhood, it is calm, no noise, nobody has comments on the clothing I wear and what I do. In my previous appartement I lived next to other Afghan families, they had comments on my jeans and headscarves, they gossiped that I was married to two man, …” (Hamdiya, 30)

“In Eritrea I couldn’t choose. If you want to marry, you cannot choose, it is not your choice but your family. In Belgium I can choose, maybe I want to marry or not, I can choose.” (Aman,33)

7. Discussion & Conclusion

Housing is defined as a fundamental need that has a substantial impact on the opportunities for migrants in different fields, from education and employment to social interactions, … (Carter, Polevychok, & Osborne, 2009) (Francis & Hiebert, 2014). Additionally, housing can be important for mental (and physical) wellbeing. The finding from Zierch & Due (2018), that high mobility and insecure tenure can cause stress and anxiety, was confirmed in this research (Ziersch & Due, 2018). Respondents indicated that the search for housing can be very taxing mentally, especially after several rejections. The participants associated housing with safety, peace, and freedom. After trauma experienced in the home country or on the route, safety in housing, can be very essential for single parent refugees (and their children) to recover.

The right to (decent and affordable) housing is protected by the Belgian constitution and the Flemish housing code. The current housing crisis for low-income earners, characterised by long waiting lists for social housing and a lack of (good quality) affordable housing, is putting a strain on the access to housing for single parent refugees. Additionally, due to a policy gap there is no one responsible for the transition from asylum centre into the housing market. Refugees are left to their own devices to secure access to housing when leaving the asylum centre. The reception crisis even puts further pressure on refugees to leave the asylum centre as soon as possible (even if they haven't found housing). This research started out with the question if the right to decent housing, correspond to the reality for single parent refugees. What do the housing trajectories of single parent refugees look like in times of the housing crisis, how do they access housing and what are the barriers and strategies they use?

Inspired by the work of Aigner (2018), the general patterns of the **housing trajectories** and different **access pathways** of single parent refugees were analysed. A worrisome outcome is that none of the respondents had reached a satisfactory housing outcome yet. All the respondents were still waiting or looking for better housing, even the respondents with good quality housing because of the high rent (compared to their income). Half of the respondents were 'stuck' in their trajectory, unable to find affordable housing and still waiting on social housing. Compared to Aigner's research (2018), the welfare assisted pathway was less common, none of the respondents had access to social housing or housing from a social rental agency. Nor were any of the respondents able to find housing non-assisted. This demonstrates how difficult it is to access housing for single parent refugees without help from connections or the local society. The most used strategy was a 'house swap', using social networks. When friend or acquaintances move out, a new tenant from the community is proposed to the landlord before the apartment is put back on the market. The other commonly used pathway was the local assisted pathway. Through the help of volunteers, social assistants or NPO's, single parent refugees were able to find housing. Important to note is that the housing found by those two access pathways was mostly substandard housing. So, even though having a network or a helping volunteer/ assistant can help, both are not able to provide good quality housing.

It is hard to find housing unassisted because of the many **barriers** single parent refugees experience on the private market. They experience a language barrier as well as a lack of knowledge about how the system works. Knowledge of advanced terminology and administrative actions is expected on the housing market. Furthermore, digital skills are increasingly required to navigate the private housing market. The whole process can take up a lot of time. This can be very discouraging when there is only rejection in exchange, especially for single parents who must take their children with them to every house visit. Another barrier is the **income** of the single parent refugees. In a double-income-based society, the income of single parents is often inadequate. Single parents also have the challenge of reconciling family life and work which can have an impact on the work intensity. Additionally, non-EU migrants don't have the same opportunities on the labour market as the native born. Landlords are allowed to select candidates on income level. Therefore, single parent refugees have a large disadvantage in the private housing market. To increase the access to housing on the housing market, the labour conditions (of single parents' refugees) must be addressed. A last barrier is **discrimination**, there is a distinction between direct and indirect discrimination. Literature shows that there is direct discrimination based on ethnicity, income source and family situation. Single parents who have all these characteristics can even have a higher chance of experiencing discrimination. Further research on discrimination should have an intersectionality perspective to see how landlords discriminate on combined characteristics. The respondents in this study attested they mostly experienced discrimination based on income source (living wage). Even though landlords are allowed to discriminate based on income level, there can be indirect discrimination towards certain groups if they get systematically rejected based on 'low income'. All the respondents had an income that was perceived as 'too low' to rent.

As a reaction to these barriers, volunteers and single parent refugees used **strategies** to increase the chance of finding housing. The most used strategy was the 'house swap' where refugees could arrange housing through friends who are moving. To counteract the stereotypes that lead to discrimination, they try to have a housing visit without revealing to many details on their personal and financial situation. Other strategies used to increase their chances, were making a rental resume, writing motivation letters, and leaving calling cards.

The large demand combined with a lack of knowledge about rent contracts and regulations, creates a **power imbalance** that can lead to landlords taking advantage. As there are so many candidates for each available dwelling, negotiating is hard. There is always another candidate more flexible or willing to do what the landlord requires. Landlords get to decide when it is best for the new tenant to move in (to not miss income). Refugees often have to pay early termination fees for breaking their old contract, as a consequence. After moving, some of the participants didn't get their rental guarantee back, with no agreement on the perceived damages. A recurring theme in the interviews was the unwillingness of the landlords to fix defects (or pay for someone to fix the defects). The landlords aren't afraid of losing their tenants, as there is always a line of new candidates ready.

One step further are the people who made a business model of exploiting the vulnerable position of refugees on the labour market. This by providing (extremely) substandard housing for high prices (slumlords) or asking fees for arranging housing (informal intermediaries). A new phenomenon are scammers who try to rent out apartments that don't exist by trying to trick refugees into paying money upfront.

Next year, there will be probably more than 10 000 refugees leaving the asylum centre in search for housing (Commissariaat-Generaal Voor de Vluchtelingen en de Staatlozen , 2022). To prevent that families become homeless, urgent policy measures must be taken. To be able to provide solutions, more research is needed on policy measures in relation to the housing trajectories of refugees, aimed at finding the best policy solutions targeted to creating better accessibility. Additionally, research on the housing situation of refugees with larger samples (and in different locations, urban and municipalities) is needed to create a better overview of the housing trajectories of refugees in Flanders. More research is also needed to evaluate the projects of alternative forms of housing for refugees (chapter 4.5.8) to see if they could be feasible as larger scale solutions.

8. Policy recommendations

8.1 Housing policy

The current housing policy challenges are enormous. The mismatch between the available housing and the needs of the people living in Ghent is substantial. A group of thirty-two civil society organisations in Ghent made a list of 30 requirements for the local, Flemish, and federal government in their campaign for the right to affordable housing and shelter for all (Recht op betaalbaar wonen geen enkel mens op straat, 2022). This section contains a list of the recommendations based on this campaign, together with my own recommendations, ordered by policy level.

Local level

The policy report 2020-2025 of the Department on Housing in Ghent promises several measures in the current legislation to create better chances for low-income earners on the housing market. The first goal is broadening the supply of the social housing market by building extra social housing. For example, within the set of urban development projects, they foresee 20% social housing. As the need for social housing is so high, this share should have been more ambitious such as the 30% of developments for subsidized apartments in Cologne (Germany) (Adam, et al., 2021). The city also launched a project where 60 new build homes managed by private companies will be leased to a rental agency for at least 27 years. Besides this, the city wants to triple the amount of housing rented by the urban social rental agency. (Tine Heyse, 2021)

While these changes are certainly necessary and welcome, more can be done. The lease for 27 years to SRA's, could have been longer term for example, until there aren't waiting lists anymore. The inspiring practices from local civil society organisations such as co-housing projects with refugees, tackling vacancy with temporary housing projects, … (chapter 4.5.8.) should be supported by the local government. Based on the remarks by Luce Beeckmans, the local government should take a lead in experimenting with new housing forms, such as more flexible living and permanent temporary housing. Additionally, the 2022 campaign for affordable housing in Ghent argues that public property, should stay public and shouldn't be sold by the city to the highest bidder (Recht op betaalbaar wonen geen enkel mens op straat, 2022). These properties should be used for social projects and to make housing more affordable.

Flemish level

As a result of the long waiting lists, the finances for social housing went up in the last legislation. The problem is that not even half of the amount was used (only 34%) due to the lack of coordination between the Flemish level who provides the finances, the social housing agencies and the local level who need to give permission (Willems, 2023). More finances for social housing are certainly needed but additionally municipalities that aren't able to achieve an adequate social housing supply (even though they have the finances), should be penalized (Recht op betaalbaar wonen geen enkel mens op straat, 2022). In the policy report for 2019-2024, the Flemish housing minister wrote that he wants to make locality an absolute priority rule for social housing (Diependaele, 2019). For single refugees this would be especially nefarious, social housing should be based on 'housing needs' rather than locality. Minister Diependaele (2019) also wrote that he would examine the further expansion of both the rent subsidy and the rent premium and consider what is feasible within budgetary constraints (Diependaele, 2019). Both the subsidy and rent premium should be applied faster, broader, and more automatically (Recht op betaalbaar wonen geen enkel mens op straat, 2022). Waiting for four years to become eligible for the rent premium is too long, it should be allocated at least after one year on the waiting list (Recht op betaalbaar wonen geen enkel mens op straat, 2022). On the private market, discrimination still forms a large barrier for single parent refugees. Creating more hotlines is a good start but is not enough if landlords and agencies are not held accountable. Acting more radically through field testing with consequences should be the next step to fight discrimination on the private market.

Federal level – Flemish level

As described by Wyckaert, Leinfelder, & De Decker (2020) there is a policy gap between the federal level that is responsible for asylum and reception and the Flemish level that is responsible for housing and integration. No state institution is responsible for the transition between the reception centre into the housing market. The government (either the federal, the Flemish or in collaboration) needs to provide longer term initial housing if the private market isn't able to accommodate refugees. In Vienna, NGO's (such as Caritas) are currently forced to accommodate their most vulnerable clients who do not yet meet the access requirements for social housing (main residence of two years at one address) in temporary homes for a period of at least two years (Aigner, 2018). The goal is that vulnerable families can move from this NGO provided housing straight into social housing, without having to search on the private market. In the Netherlands, after refugees have been granted a residence permit, they are allocated to a municipality, this municipality is responsible to look for suitable housing for them (Wyckaert, Leinfelder, & De Decker, 2020). For single parents refugees the system in Vienna would be the most favourable. The dispersal policies in the Netherlands where people cannot choose the municipality, can have an impact on their chances of integration process (job, school, connections,).

For single parent refugees, a short-term solution is needed to avoid families ending up on the streets after leaving the asylum centre. The government should provide emergency shelters and transit housing if families are not able to find housing in time, so becoming homeless is never an option. Further research is needed to look at the best policy solutions targeted to creating better accessibility of housing on the private market for single parent refugees as well as alternatives such as transit housing. Next to this, there must be better support for refugees leaving the asylum centre.

8.2. Volunteers & social assistants

Navigating the housing market can be a difficult experience. Volunteers and social assistants have often flagged the lack of assistance, opportunities, and the feeling of powerlessness. The role and impact of volunteers and social assistance on finding housing is substantial even though it is not the job of volunteers and assistants to provide housing but the responsibility of the government. The housing policies described above are important to create a first step towards more chances for refugees on the housing market. It would shorten the search time and create better housing situations for the refugees. Second, the government should support volunteers and assistants more to navigate the complex housing market. There must be more investment in professional support in the search for housing, so volunteers are able to contact someone for help and questions. There have been tools made such as the toolkit for social assistants to help find housing for refugees leaving the local reception initiative (Pinvzw, 2020) and lists of housing initiatives (D'Eer, Robeyns, & Geldof, 2019). These tools such as lists of local housing initiatives, support points or toolkits should be kept up to date and made more accessible for volunteers. This would give volunteers more comprehensive overview of the possibilities and people to contact when they feel stuck.

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