Between Temporary Protection and Housing Precarity: Ukrainian Refugees' Housing Pathways in Slovakia

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Abstract_ *This article explores housing precarity among Ukrainian refugees in Slovakia within a broader context of limited housing availability and affordability. It argues that refugees' housing insecurity is not solely a consequence of displacement but is deeply embedded in structural conditions, including migration governance and an increasingly inaccessible housing market. Based on ethnographic research with Ukrainian households conducted in Bratislava between February 2024 and February 2025, this paper explores the effects of temporality on Ukrainian refugees' housing pathways. The study shows that intersecting factors, including temporary protection status, gendered care responsibilities, limited social networks, and language barriers, shape housing trajectories. The absence of robust data on the impacts of housing policy changes further obscures the scale of emerging vulnerabilities. Drawing on comparative evidence, the article highlights the critical role of housing support in preventing poverty and homelessness. It concludes that without sustained, structurally grounded interventions, refugees remain at heightened risk of exclusion, even homelessness in extreme situations, underscoring the need for long-term housing policies that extend beyond migration frameworks.*

Keywords_ *Ukrainian refugees, Slovakia, housing, displacement, temporality, housing pathways*

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Introduction

Ideally, home constitutes a shared living space that fosters stability and ontological security. While ontological security is subjectively experienced, it is nonetheless produced through broader structural conditions (Madden and Marcuse, 2016), with housing stability playing a central role. In the context of displacement, home and housing thus take on particular significance, as the possibility of secure housing shapes not only everyday wellbeing but also people's capacity to envision and plan their futures (Power, 2023).

According to Eurostat, by July 2025, the number of non-EU citizens displaced from Ukraine and granted temporary protection within the European Union had reached approximately 4.34 million (Pleace et al., 2025). Closely tied to liminality, insecurity, and the temporality of legal status, refugees must navigate new and unfamiliar environments in receiving countries while constantly negotiating among their actual needs, available resources, and the limits of receiving societies, thereby affecting their housing arrangements and often leading to housing precarity. As the outbreak of the full-scale war in Ukraine in February 2022 has shown, migrant and refugee populations not only face the need to stabilise their lives in receiving countries, but must also navigate the often pre-existing housing structural constraints of those societies. Rather than entering a neutral or accommodating housing environment, refugees have had to navigate housing markets that are already deeply unaffordable, residualised, and insecure, thereby significantly shaping their housing pathways (Clapham, 2005) and everyday experiences of settlement.

This article addresses the housing pathways of Ukrainian refugees in Slovakia after February 2022. Grounded in ethnographic research, the article examines the important transitional period from emergency response to the need for middle- and long-term housing solutions. Particular attention is given to a "tipping point", a moment marked by the introduction of sharp austerity measures in summer 2024 and their consequent impact on gendered forced migration from Ukraine. Using the theoretical frameworks of liminality, temporality and housing precarity as a lens through which we view their situation, the article argues that the housing pathways of Ukrainian refugees in Slovakia are shaped not only by displacement itself, but also by the intersection of the temporary protection scheme, gendered care responsibilities and a housing regime that is both unaffordable and weakly regulated. These factors lead to long-term uncertainty, constrained housing options and limited possibilities for stable settlement.

Theoretical Frameworks: Liminality, Temporality and Housing Precarity

Ukrainian refugees, displaced after February 2022, found themselves in situations and unfamiliar environments marked by insecurity when their old lives, lived realities, and structures sustaining everydayness were disrupted. Such conditions created the very state of liminality, broadly understood as a transitional phase, a threshold within social and cultural processes, where old structures are disintegrating, and new ones are not yet fully established (Turner, 1969; Horvath et al., 2015). The resulting liminal state was mainly a consequence of the fact that the displacement was initially perceived as only short-term, war was expected to end soon, and return home remained an imagined inevitability. These conditions had a vast impact on life strategies and agency. With a displacement lasting longer than expected, the experience of displacement has led to a state of constant uncertainty, temporality, ambivalence, and tension, leaving Ukrainian refugees feeling "stuck" in a limbo between transitional phases (Stenner et al., 2017). Therefore, the liminal situation was very closely related to temporality, where the conditions, decisions, and choices were experienced and perceived as temporary.

Literature on Ukrainian displacement increasingly addresses temporality, in which this state is not only associated with passivity but with a situation in which refugees exercise agency, as, for instance, the concept of agency-in-waiting (Maxwell et al., 2024) proposes. Wehrle et al. (2025) refer in the forced migration context to the concept of under-institutionalised liminality, which is applicable in the context of Ukrainian refugees. Unlike institutionalised forms of liminality (understood as a liminality more broadly in everyday life, which typically follow established predictable patterns, rituals, and clear milestones, such as completing university education, marriage, etc.), the liminal phase offers refugees predictability, planning, or clear imaginaries of the future. The under-institutionalised nature of liminality reflects why displacement with temporary protection status is not only prolonged, but also profoundly uncertain in terms of its duration and resolution. Importantly, the temporality in the context of Ukrainian refugees was strongly influenced also by the legal status granted – temporary protection. Temporary protection, by definition, creates an uncertain liminal status, a legal "limbo" (Hartonen et al., 2022; Goldring, 2014), where protection enables relatively easy access to destination countries, but at the same time introduces uncertainty regarding changing conditions and associated rights (such as the permitted length of stay, but, importantly, also access to supportive measures, including housing subsidies). Consequently, holders of temporary protection are vulnerable to legal changes and developments. In this article, we understand liminality as a transitional phase between the disruption of life before flight and the (re)building, reshaping, and reconstruction of a new order of life in displacement, a process that, as outlined below, remains profoundly

uncertain in its duration and resolution. Relatedly, we understand temporality as a subjective and psychological resource that people draw on to connect their past, present, and future, and to make sense of and act within uncertain circumstances (Flaherty & Fine, 2001; Wehrle, Kira and Klehe, 2025). As time progresses, Ukrainian refugees adapt and integrate, and their perception of temporality evolves accordingly. Temporariness is thus best understood as a continuum where different forms of temporariness influence the adaptation patterns of short- and long-term stayers differently (Chiu and Ho, 2023).

The temporality that defines the liminal experience of Ukrainian refugees finds its most immediate material expression in housing. In our research, we consider housing to be a human right. From this point of view, housing is not only a physical space or commodity but is an essential component of human dignity, security, and social stability. By framing housing as a human right, this perspective sheds light on the structural inequalities inherent to refugee housing (Brown et al., 2024). A growing body of literature on precarious housing conditions reveals how structural deficiencies and the chronic failure of institutional frameworks perpetuate and entrench residential inequalities (Nikolić et al., 2025). Precarious housing constitutes a form of spatial and material vulnerability, encompassing dwellings that are unaffordable or unsuitable (overcrowded, spatially marginalized, unsafe, etc.) (Bold and Darling, 2022). The housing precarity may be understood as a structurally embedded social position that amplifies individuals' exposure to vulnerability, exclusion, and neglect, with cascading effects across domains of health, social reproduction, and economic participation (Listerborn, 2023*).*

From Reception to Housing Precarity: the Slovak Context

According to official statistics, 141 616 Ukrainians were granted temporary protection status in Slovakia as of March 16, 2026. Within the adult population, 67.1% were women (67 291 individuals), and people aged 60 or older accounted for 7.7% (10 932 individuals). Children under 18 held 29.2% (41 311 individuals) of the total number of Ukrainian temporary protection holders (Ministry of Interior SR, 2026). According to the regions where the claims were registered, the highest concentrations are in larger cities and near the Ukrainian border. The majority of refugees in Slovakia are women who fled with children or older adults, while their husbands and partners remained in Ukraine (Bahna et al., 2025). This gendered forced migration pattern, combined with the demographic structure of the refugee population, directly shaped their specific housing needs and housing pathways. However, Slovakia lacks accurate data, as re-registration of temporary protection holders has not

been carried out. Accurate and reliable data are essential to develop targeted policies, and these gaps are further compounded by the absence of a comprehensive national integration policy (Najvyšší kontrolný úrad SR, 2025).

Although Slovakia was not prepared to receive such a large number of refugees, the involvement of the people and the non-governmental sector, in cooperation with international organisations, was a remarkable response and demonstrated considerable effort to provide Ukrainian refugees with the emergency support they needed. Similar welcoming responses were observed in other European countries also (Carlsen et al., 2024; Schrooten, 2025). During this period, the availability and affordability of stable housing have become a central need for Ukrainians and an essential pillar of their stability. However, access to and availability of mid- and long-term housing solutions have remained a persistent challenge for migration and integration governance in Slovakia since the pre-war period (Hlinčíková and Sekulová, 2015).

After February 2022, emergency housing was provided to people fleeing Ukraine, and a new housing subsidy scheme for Ukrainian refugees was established (by the Ministry of the Interior of the SR and the Ministry of Transport of the SR), involving private property owners and also business entities (Wilsch and Hlinčíková, 2024). In finding and securing housing, non-governmental and international organisations played an important role. Also, local authorities have become important supporters and intermediaries in providing support and integration services, leading to the establishment of support and integration centres, "points of safety", to support refugees and migrants (UNHCR, 2025). However, these approaches were more crisis-driven and short-term than a systematic, stable housing system should be. Diverse actors, including non-governmental international organisations and experts, have argued that the key obstacles to effective housing support for Ukrainian refugees are rooted in the lack of reliable data on the actual needs of displaced persons and consequent ineffective monitoring of housing quality and conditions, and the lack of affordable mid-and long-term housing options (Mittelmannová, 2023; Drozd et al., 2024).

According to a recent large-scale empirical study of Ukrainian refugees in Slovakia (Bahna et al., 2025), at the end of 2024 was the most common form of housing among refugees from Ukraine rented apartment or house (56.9%), apartment provided by a local authority (12.1%), living with host families from Slovakia (9.2%), collective housing, such as dormitories or gyms (8.8%), host families from Ukraine (4.6%), own apartment or house (4.0%) or in other forms (4.6%). At the same time, more than half of Ukrainian households covered their housing costs in full (52.3%), while another 35.6% of households covered them partially. 12.1% of Ukrainian refugees lived in housing provided free of charge (Bahna et al., 2025). A large

proportion of Ukrainian households moved from initial emergency housing into the commercial rental sector, and most households gradually covered a significant share of the financial responsibility for housing. At the same time, housing allowance for Ukrainian refugees continued to play a very important role. This gradual shift towards greater financial responsibility also imposed a significant economic burden on Ukrainian households. Rather than emerging only in response to displacement from Ukraine, housing precarity has been embedded within the longer-term structural constraints of migration and integration governance in Slovakia.

Housing in Slovakia

Housing, in general, is a basic need and a prerequisite for a stable and secure life, as well as a place of social reproduction. For those living in it, housing embodies various social, cultural, and political values (Madden and Marcuse, 2016). When housing stability is lacking, it impacts a wide range of life domains, including perceptions of personal identity continuity and lived experience. Thus, it represents an essential part of human dignity, security, and social stability. For Ukrainian refugees, access to affordable housing is imperative for ensuring stability and enabling meaningful inclusion in the social and economic spheres of receiving societies (Habitat for Humanity, 2023). Today, Europe faces a housing crisis, manifested in high housing costs and an increasing number of individuals and families living in housing precarity. The situation in Slovakia is primarily the result of post-1989 developments in housing policy, when housing became a commodity (G. Lutherová, 2014; Pelikánová, 2009; Florea et al., 2022). This shift strengthened a meritocratic discourse in which individuals are seen as solely responsible for their living conditions, even though structural inequalities remain evident (Kusá, 2018; Katz, 2013). These phenomena are reflected in the housing stock composition, where owner-occupied housing dominates (93%); only about 7% of the total housing stock is rental housing (Eurostat, 2025), and social rental housing accounts for roughly 2.5% (Kulesa et al., 2024). Apartments in Slovakia's largest cities are among the least affordable in Europe. For example, in Bratislava, it takes more than 12 years' worth of wages to buy an apartment (Gromóczki, 2025). Rising housing costs have rendered homeownership inaccessible, especially for younger and lower-income populations, with Slovakia experiencing a 95% increase in housing prices from 2015 to 2025 (Council of the EU, 2025a). We can assume that this is one of the reasons why 82% of young people aged 20–29 in Slovakia lived with their parents in 2024 (Eurostat, 2026).

Financial unaffordability of housing leads to additional issues: overcrowded and multigenerational households (Eurostat, 2025), long-term residence in substandard accommodation (such as hostels, shelters and social services) (Hlinčíková, 2024;

Wilsch and Hlinčíková 2024), households spending an increasing share of their income on housing, relocation from urban centres to smaller municipalities or suburban areas (Šveda, Šuška, 2019), and general housing insecurity and instability. Among the most vulnerable are, for example, single-parent households, which spend a large portion of their income on housing, and this group also includes Ukrainian displaced families.[1] Therefore, homelessness disproportionately affects single mothers with children, who often face socio-economic exclusion even before losing their housing (Quilgars and Pleace, 2023).

If we look at policies aimed at ending homelessness, Slovakia adopted the first National Concept for Preventing and Ending Homelessness 2023–2030 in April 2023. The National Concept is grounded in the European Typology of Homelessness and Housing Exclusion (ETHOS) of homelessness and in a human-rights-based approach to housing, and it commits Slovakia to ending homelessness by 2030 (Unattainable right to housing, 2024; Hlinčíková, 2024). There is no legal obligation to collect data on homelessness in the Slovak Republic[2] (Data on homelessness 2024), and no annual survey on the issue exists. The first nationwide snapshot of homelessness was provided by the 2021 Population and Housing Census. The Census captured so-called secondary homelessness, a category that includes people in precarious, shifting accommodation, from shelters and halfway houses to emergency facilities, as well as those living in recreational buildings, emergency structures, or mobile homes not designed for long-term residence (Sčítanie obyvateľov domov a bytov, 2021). According to it, there are 71 076 people who are homeless. We can assume that the actual number of people experiencing homelessness is much higher (Unattainable right to housing, 2024), as this data does not include people living on the streets, in public spaces or living temporarily with others in conventional housing (Data on homelessness 2024). According to the Census, up to 15.5% of homeless individuals are children and adolescents (Sčítanie obyvateľov domov a bytov, 2021).

Looking at the housing shortage in Slovakia, the housing trajectories of displaced Ukrainian families in Slovakia cannot be understood as an exceptional, crisis-specific phenomenon. Rather, they are the result of a pre-existing housing regime characterised by financialization of housing, scarcity, commodification, weak rental and social housing sectors, and broader patterns of housing insecurity in Slovakia.

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1 According to data from the 2021 Census, there are more than 156 000 single-parent households with children under the age of 18 living in Slovakia. According to the latest research, housing is a major problem for single-parent households, as nearly a quarter of them spend more than 40% of their income on housing (*Na Slovensku žije…* , 2026).

2 Given that there is no national census of homeless people, some cities conduct their own censuses at the municipal level, such as Bratislava, Košice, and Prešov.

Research Methods

This chapter draws on ethnographic research conducted with 24 Ukrainian refugees (19 women and 5 men, aged 31–72) and 2 municipal social workers in the field of supporting Ukrainian refugees in Bratislava, Slovakia, between February 2024 and February 2025. The sample was designed to capture diversity across regions of origin in Ukraine, stages of integration in Slovakia, positions within the life-course, and housing arrangements (including housing in collective institutional housing facilities), while also reflecting diverse dimensions of vulnerability, including trauma, healthcare needs, and varying levels of social capital. Particular attention was paid to the household composition of interview partners, encompassing mothers arriving with children without partners, older adults acting as legal guardians for grandchildren, lone individuals of diverse ages, and complete family units.

Research methods involved semi-structured interviews, informal and repeated interviews, and participant observation. Thematically, the interviews explored care and social support, housing, and housing needs within the broader contexts of welfare and refugee support infrastructures. Interviews were conducted in Slovak, English, or Ukrainian, with an interpreter facilitating Ukrainian interviews. At the same time, the research adhered to the highest ethical standards in research involving vulnerable groups (American Anthropological Association, 2012; Düvell et al., 2010). All individuals received comprehensive information in their native language before participation, outlining the purpose and procedures of the study and their rights as participants, including the right to withdraw at any time or to decline any question. Participation proceeded only after written informed consent was signed. Interview partners received a symbolic shopping voucher as compensation for their contribution. The researchers did not initiate questions about traumatic experiences; they were raised only if participants themselves did. At the same time, we were reflexive about the asymmetrical positioning of research participants and our own positionality, as well as the interpreter´s potential influence on the dynamics of the interview and meaning mediation. To protect the privacy of research participants, all names used in this article are pseudonyms.

Temporality and Housing Decisions in Everydayness

The nature of the temporary protection scheme has contributed to refugees' experiences of insecurity, liminality, and the experienced temporality of displacement. Recent scholarship has addressed the situation of Ukrainian refugees through the lens of temporality, conceptualising asylum as a liminal condition marked by prolonged uncertainty and temporality, shaping everyday life and its governance (Cacciotti, 2024; Maxwell et al., 2024). For many Ukrainian refugees, daily life in

Slovakia unfolds in an "in-between" state: they are no longer fully part of their previous social worlds, but not yet fully integrated into new ones (O'Reilly, 2018). This in-between condition unsettles the familiar ground of home and belonging. Recent evidence also shows that liminality does not mean passivity, lack of agency, or dependence. Even in situations of insecurity and displacement, refugees remain agentive, make decisions, and seek ways to create stability amid uncertainty (Maxwell et al., 2024).

Applied to Ukrainian refugees in Slovakia, temporality is shaped both by legal uncertainty and by the subjective expectation of return once the war ends. Initially, Ukrainians, after the outbreak of war, were widely perceived as the "deserving" (Mokrá and Rapoš Božič, 2025), given the perceived cultural and religious proximity, as well as common historical experience with Russian oppression. Slovak residents expressed a strong willingness to open their homes to those who had fled the war, to contribute to fundraisers, and to assist them otherwise, and this was also reflected in a supportive political discourse. In accordance with European legislation, Slovakia adopted a series of measures under the Lex Ukraine framework (2022-2025) that enabled refugees to have immediate access to the labour market, free education, and other areas of society (Mittelmannová and Novák, 2025). In the area of housing, the most significant measure was the introduction of a housing allowance in April 2022 for Ukrainians with temporary protection status, a new benefit exclusively targeting Ukrainian refugees, discussed in detail later in this article, which facilitated their access to rental housing in the private sector.

The indeterminacy surrounding the war's temporal horizon profoundly influences how refugees conceptualise and prioritise their needs. At the same time, it often leads individuals to question the relevance of investing in long-term housing while sustaining ambivalence about settlement versus return (Haase et al., 2024). Many interview partners, after arrival, believed the conflict would be short-term, lasting only a few weeks or months, and consequently regarded temporary arrangements, such as private homes, dormitories, or shared apartments, as sufficient. As the war became longer than anticipated, lived experiences, needs, strategies, and housing pathways evolved as well, significantly affecting the refugees' social situation and life circumstances. Research partners frequently narrated leaving their homes with only minimal luggage, expecting to return within "two or three weeks". Irina perceived her stay in Slovakia as being only short-term:

> *"We all came from Ukraine, thinking we would be away for at most three weeks. Everyone I asked had only gone for a short time. And so had I. I went with a tiny backpack, thinking I'd be back home in three weeks."* (Irina, 42 years old, lone individual, living in a shared apartment)

Ukrainian refugees were forced to navigate life in Slovakia while keeping the possibility of return open, continually reconsidering their future strategies, including settlement and return. The temporary protection status was an important source of insecurity for many of our research partners. Several of them described constantly waiting for decisions regarding the extension or termination of this status. They feared losing their legal residence and lacked information about alternative residence permits. For some, this uncertainty was deeply distressing because returning to Ukraine remained impossible due to ongoing war conditions. The temporary nature of the legal status, therefore, reinforced the broader sense of liminality and postponed life trajectories.

Yet, displacement is not a uniform experience. Its impact on housing and the sense of home varies according to imaginaries of the future, socio-economic background and social and cultural capital, position within the life-course, length of displacement, and the (un)availability of social ties and intergenerational support, among other factors. This was particularly evident among older adults in our sample, who struggled with both the practical and psychological dimensions of displacement when supportive networks were absent. Yulia, a 72-year-old lone adult, despite having stable collective institutional housing for free, including meals, the psychological strain remained significant, and her main wish was to return to Ukraine:

> *"I do not know what to do. I prefer to go home… It doesn't have to be in* [home city under occupation in Eastern Ukraine]… *But I want to go home, home to Ukraine* [*crying*]. *I want to go home; I don't want to stay here…. I can't breathe here, I can't live here."* (Yulia, 72 years old, lone individual, collective institutional housing)

Within the framework of temporary protection, uncertainty over the temporal horizon of displacement, insecurity about the future, unstable legal standing, and only partial knowledge of the conditions of life in the host country together produce a prolonged experience of liminality (Schrooten, 2025). It places refugees in an ambiguous and precarious position, where they are often integrated into certain aspects of life in the country (the labour market, education, cultural life), yet remain in a state of long-term uncertainty in others (housing, healthcare, social assistance). At the same time, a low level of housing security leads to a reduced ability to imagine or plan the future (Power, 2023). As the initial emergency phase of displacement gradually shifted into a more prolonged situation, needs for support moved toward longer-term assistance, mainly in the areas of housing, employment, education, and integration. Although Slovakia continues to provide temporary protection until March 4, 2027 (Ministry of the Interior of the SR, 2026), which includes eligibility for a housing allowance, the housing support program for

Ukrainian refugees has undergone several changes, including a new definition of eligibility, amounts and eligibility period of provision, involving the rationale of austerity, exposing many to exclusion.

A Tipping Point: from Support to Exclusion

The government housing allowance, introduced in March 2022, was an important component of ensuring access to safe housing for Ukrainian refugees in Slovakia. Paid directly to housing facility owners, initially both private individuals and business entities, it enabled them to provide free-of-charge accommodation to temporary protection holders from Ukraine. Several participants referred to the housing allowance simply as "the programme" and described it as a crucial safety net that helped them stabilise their lives after arrival. The housing allowance played a fundamental role in access to accommodation during the period when it was provided universally. As many as 84% of Ukrainian refugees lived in subsidised housing in 2023 (UNHCR, 2024). Yet despite this widespread coverage, such arrangements were frequently characterised by overcrowding, limited privacy, and inadequate living conditions (UNHCR, 2024).

The need for supported housing was in sharp contrast to the unavailability of other options in Slovakia. Despite the Housing Policy of the Slovak Republic until 2030 (2021) identifying foreigners and migrants as disadvantaged groups on the housing market, they are often excluded from publicly regulated rental housing in Slovakia. Although Ukrainian refugees could in principle apply for municipal (social) housing, in practice their access was largely foreclosed by long waiting lists and restrictive eligibility criteria. In many municipalities, these rules required several years of permanent residence, thereby excluding refugees and other foreign nationals with only temporary legal status in Slovakia (Wilsch and Hlinčíková, 2024). Given the very limited opportunities to find affordable housing, for many refugees, the housing program, which they referred to as the subsidized housing scheme for Ukrainian refugees themselves, represented the main safety net, preventing housing loss. Consequently, the unpredictability of government housing allowances influenced their housing decisions and, in some cases, contributed to housing precarity.

The changes to the housing allowance in Slovakia included gradual changes to the amount of the benefit, eligible recipients (exclusion of legal entities), the duration of eligibility to be a beneficiary (Wilsch and Hlinčíková, 2024), as well as the definition of those eligible on long-term as a very target group of "vulnerable" individuals (defined as those in material need, single parents with a child under five years old, persons granted custody of a child, severely disabled persons, and persons over

65 years old) with the changes after July 2024 being most restrictive.[3] However, these changes were introduced without broader expert consultation and with limited time for implementation. Relevant stakeholders, experts, and non-governmental organisations critically reflected on changes to the housing allowance due to an untransparent administrative and legislative process, leading to increased uncertainty and vulnerability among Ukrainian refugees (Mittelmannová, 2024).

Restrictive measures targeting refugees from Ukraine with temporary protection, as well as cuts to aid, can be observed in many European countries. In this context, FEANTSA raised awareness about the need to ensure access to suitable and affordable accommodation and housing for people fleeing Ukraine (Barbu, 2025). In Slovakia, we lack data on homelessness among Ukrainian refugees, but as the FEANTSA report suggests (Barbu, 2025), in some countries, they have already faced homelessness or the threat of it. The research revealed that some Ukrainians with temporary protection sought out homeless shelters as a form of temporary housing. This was also confirmed by a local government representative, who stated:

> *"There are many of them there, because we regularly direct them there. These are people of working age who, for one reason or another, have been unable to secure an income, and we have no other means of housing or placing them."* (municipal representative)

Single-parent households with young children, relying on a single income, are likely to be among the most at risk. This risk is particularly pronounced in Slovakia, where the mainstream welfare system, designed to support all residents experiencing financial hardship irrespective of origin or status, provides only a very limited housing benefit, reserved for recipients of material need assistance only (Ministry of Labour, Social Affairs and Family of SR, 2021).

Refugees repeatedly expressed concerns that if the government withdrew financial support unexpectedly, they might lose their ability to pay rent, keep their housing, and stay in Slovakia. As a result, some respondents preferred smaller or cheaper housing options that would remain affordable even without state support. While the housing "program" initially provided crucial support, research partners described it as temporary, unstable, and governed by rigid eligibility criteria, creating ongoing uncertainty about their future housing situation. Andrij, an older adult with severe health issues who arrived in Bratislava with his wife, expressed a high sense of fear since he did not meet the criteria for subsidized housing, whereas his wife did, and

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3 Act No. 144/2024 Coll. amending and supplementing Act No. 480/2002 Coll. on asylum and on amendments and supplements to certain acts as amended, and amending and supplementing other acts (2024), adopted on June 13, 2024.

it was unclear whether their household would be eligible after the change. With their meagre pension, they could not afford to pay rent on the private housing market and were therefore entirely dependent on assistance under the housing program:

> *"Right now, we don't know whether we'll have to leave because we don't know yet what the new law entails. We're not sure. Maybe we'll need to leave starting on the first."* (Andrij, 63 years old, with wife, collective institutional housing)

Consequently, given the legislative framework, unpredictable development without a long-term strategy, a recurring theme across the interviews was the lack of predictability in housing policies and the legal status of temporary protection. Although eligibility for subsidised housing for Ukrainian refugees was initially defined very broadly, after March 2025[4], entitlement to subsidised housing for a period longer than 60 days has only narrowly defined a group of vulnerable Ukrainian refugees. However, this definition of vulnerability was determined very rigidly, without broader discussion with stakeholders or refugee representatives. This illustrates how administrative definitions of vulnerability may fail to capture the complex realities of refugee households. In one of the interviews, Danylo expressed sadness and concerns about how eligibility for support programs for Ukrainians is designed in Slovakia, where meaningful support should also take into consideration the permanency of loss, such as home, community, or the very possibility of return, apart from demographic characteristics and material needs.

> *"Within the community of refugees from Ukraine, I see a huge difference between those who survived the war and lost their loved ones, their property, and everything they had. For them, regardless of their age or whether they have young children, they need much greater and longer-term support. We need Slovakia to come up with a way to create 'categories' of people based on characteristics other than age, whether they have a child under 5, or material need."* (Danylo, 71 years old, living with wife, collective institutional housing)

The sudden and rapid change in eligibility criteria for housing allowance after July 2024 caused significant problems for many. After losing their eligibility, some of the research partners had to quickly join forces with others and live together in overcrowded shared apartments, often with strangers or acquaintances. Others described living in a state of worry about whether they would even be able to remain in their current housing, whether housing support would continue, or whether the government would extend their legal status. Lesja, mother of a child with health

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4 Resolution of the Government of the Slovak Republic No. 76/2025 on the draft Government Regulation of the Slovak Republic amending Government Regulation of the Slovak Republic No. 151/2024 Coll. on the provision of a housing allowance for persons granted temporary protection.

disabilities, was very afraid of losing the support. She was unable to work as her child with severe psychiatric (undiagnosed) issues and consequent behavioural problems could not be placed in kindergarten, and she took care of him:

> *"I'm terribly afraid of what will happen if they cancel the housing program. Because then we really won't be able to survive in Slovakia. Those with sick children suffer the most. No one will hire us, and I can't work either. My husband, grandmother, and grandfather are far away; they can't look after the child while I'm at work. And without a job, I won't survive."* (Lesja, 40 years old, lone parent with child with disabilities, firstly apartment, later hotel)

These stories illustrate the highly complex and diverse situations in which refugees from Ukraine find themselves, given the unpredictability of existing solutions and their missing long-term vision, along with systemic housing market issues in Slovakia. Several families experienced changes to the housing program following the sudden termination of their leases in the supported hostels. In some cases, they had only a few days to find new housing. It was the case of Tetjana's family, who were staying at the hostel:

> *"We were not notified of the need to move out of the dormitory until June 21, 2024, and were told we had to leave by the end of June. It was a huge problem."* (Tetjana, 40 years old, complete family unit, rented apartment)

Unclear conditions, rapid changes and missing information or awareness campaign contributed to a sense of uncertainty, stress, and fear. For many, the loss of eligibility for housing support created significant financial pressure. Some Ukrainian families found housing on the private rental market through their social networks (religious groups, acquaintances). However, our research also identified cases in which families were forced to return to Ukraine (such as Tetjana with a son with disabilities) due to a lack of resources to secure housing. The institutional representatives described how many Ukrainians had to reassess their economic situation and housing strategies, while some left Slovakia after the government reduced the housing allowance. As they noted, uncertainty remains widespread within the Ukrainian community, particularly about the future and what comes next. Slovakia still lacks a long-term strategy for securing affordable housing for refugees from Ukraine, partly due to the uncertain course of the war (Hegedüs et al., 2023). At the same time, no coherent system is in place to prevent housing loss or provide social services, even though refugees remain at considerable risk of homelessness.

Private Rental Market: Discrimination and Unaffordability

In the first months of the war, Slovak residents commonly expressed exceptional solidarity, including offering accommodation voluntarily and, in some cases, providing apartments even free of charge, motivated by a desire to help rather than by financial incentives. Participants described these as acts of personal generosity. However, these housing arrangements were typically short-term, lasting only a few months. That was also Irina's experience. She first lived with the owners of an apartment together with their children, before she moved out independently:

> *"I found my first apartment through a Ukrainian Facebook group. People were very compassionate, especially in the first months of the war. And Ukrainians who had lived here before the war helped with questions about finding housing… I lived in that apartment for three months. Then I started receiving a steady salary and could afford to rent an apartment."* (Irina, 42 years old, lone individual, living in a shared apartment)

Most of the research partners reported finding housing through informal channels, such as social media groups and friends or acquaintances from work, school, or language courses. Facebook groups, particularly those for the Ukrainian community and housing in Bratislava, played an important role in connecting refugees with potential accommodation. Thus, they served as informal networks for sharing contacts and opportunities. Listings published on nationwide websites by nonprofits and local authorities were also available, but informal networks played a more important role in practice. Some refugees also found temporary accommodation in hotels, hostels, dormitories, or shelters operated by municipalities and charities. As living situations stabilised and incomes became more secure, many transitioned to private rental housing, motivated by a desire for greater independence and privacy. However, this proved difficult due to high rents and limited availability, particularly in Bratislava.

Participants described diverse obstacles in securing housing in private rental housing, including repeated refusals from landlords, sometimes explicitly linked to their identity as Ukrainian refugees. Several interview partners reflected that landlords refused to rent apartments to Ukrainians, even when they proved they could pay. Families with children faced particularly strong barriers. Landlords and property owners often rejected potential tenants with children, due to concerns about overcrowding or unsuitable living conditions. This pattern suggests that refugee households, especially single mothers with children, may face systemic exclusion within the rental market. Ukrainians are in even more vulnerable positions than other Slovak citizens regarding affordable housing, due to their temporary residence status, language barriers, and discrimination (Wilsch and Hlinčíková, 2024).

The majority of research partners had only one-year rental contracts and were unsure whether these would be extended once the contract ended. Even though they were satisfied with their current housing, it was rarely described as fully secure. Housing was therefore experienced as structurally temporary, even as people began to imagine long-term settlement in Slovakia. At the same time, most of our research partners experienced multiple housing moves. Housing security often depended not on rights or formal protections but, as some research participants described, on the personal goodwill of the landlords. This can provide relative stability, but it also makes access to decent housing highly contingent and uneven. In this sense, even seemingly stable housing remained fragile and conditional rather than fully secure.

Because of the instability of housing support programs and the high cost of the private market, some refugees adopted cautious strategies when searching for housing. For example, participants described reluctance to leave institutional or subsidised accommodation if they were unsure whether they could maintain private housing independently. Such a situation creates housing insecurity for many who continue to live in precarious conditions, such as overcrowded housing or housing that lacks sufficient privacy.

Collective Housing: Spaces of Support and Ambivalence

Collective institutional housing, which was at the time one of the potential options for Ukrainian refugees in Slovakia, provided by public and business entities, functioned as a form of conditional stability for Ukrainian refugees. What had initially been perceived by Ukrainian refugees as a short-term emergency solution gradually became a longer-term housing arrangement, as affordable alternatives on the private market remained out of reach for many. For low-income Ukrainian refugees, especially older adults, women with younger children, and persons with disabilities, the collective housing, which also included daily meals, reduced the immediate risk of homelessness while also reinforcing dependence on institutional forms of support.

The collective institutional housing represented a spatially confined, institutionalised living arrangement influenced by rules, shared infrastructure, and particular eligibility criteria. The interviews reflected that collective housing was simultaneously a space of support, adaptation, and community. Yet such housing also involved overcrowding, limited privacy, and institutional precarity, as collective living arrangements typically offered little private space, as in hostels. A family comprising several members shared one small room with just beds, a tiny wardrobe,

and a bathroom. Other necessary facilities, such as kitchens, laundry rooms, refrigerators, and communal areas were also extremely limited and shared by all residents. As Oksana described:

> *"The kitchen is the only shared one for both floors. And it's so tiny. Just one stove for everyone… And it's so tiny, maybe just for coffee or tea. There are microwaves on the floors. But that kitchen is the only one for both floors."* (Oksana, 65 years old, with a grandson, collective institutional housing)

Access to this form of housing was highly conditional. Entry was frequently mediated through informal networks and word of mouth within the Ukrainian community and depended on the director's decision, while continued residence also depended on eligibility for the housing support scheme. Residents could, at the same time, lose access once household income exceeded the programme threshold. In practice, employment of one family member could render the entire household ineligible, as Oksana describes the application of these rules:

> *"After the rules changed… the only ones left are those who are sixty-five, people with disabilities, and children. Mothers with children. Everyone who used to work has left. Not a single person is working. Everyone lives here for free and gets food, too."* (Oksana, 65 years old, with a grandson, collective institutional housing)

As a result, some families were required to leave the hostel after their economic situation improved, even if their income remained insufficient to secure affordable housing on the private market. This situation shows a broader structural tension between integration policies intended to promote employment and housing policies targeting low-income groups. However, collective housing was also a space of mutual support and collective care. Several research partners reflect the emergence of social bonds and support among residents, who often experienced collective housing as a community, as "a large family". Thus, shared experiences of displacement contributed to solidarity and mutual support, particularly among families with children. Despite the institutional environment, residents played an active role in organising the space as they were responsible for cleaning the shared spaces, maintaining order, caring for the surrounding environment, including planting flowers, maintaining small gardens, organising community events, and volunteering. They also organised concerts, workshops, and celebrations for major holidays. The hostel also became a node of relationality, help and support: Ukrainian refugees distributed food and material aid, collected clothes and food for soldiers and people in Ukraine, or organised public fundraising events. Collective institutional housing has thus become not only a site of institutional dependency, but also a socially constructed structure of daily support among displaced Ukrainians, which has in many respects compensated for gaps in institutional support.

Gendered Care and Unequal Pathways to (Housing) Stability

Stable housing remained difficult to secure, not only because of high housing costs, but because access to it was structured by intersecting constraints, such as unaffordability, gendered care responsibilities, insecure tenancy, and discriminatory practices. Across the interviews, housing appeared not only as shelter but as something closely tied to economic survival, family life, privacy, dignity, and imaginaries of home and belonging. Housing constituted a site of continuous negotiation between what is available and what is desired. Research partners articulated a clear vision of "good housing" understood as family togetherness, privacy, stability, and, often, a house with a garden. Participants also frequently reflected on their lives in Ukraine, and the contrast with their current situation was often striking. Some had owned houses with gardens or spacious apartments in Ukraine; others had weekend cottages and animals. Many described it as painful to think about housing in Ukraine, expressing an intense sense of loss of home and also of housing standards, privacy, and everyday autonomy. In Slovakia, by contrast, many lived in smaller, unrenovated, shared apartments or in hostel rooms. Shared housing was often economically necessary. Natalia, living with her daughter, sister, and nephew, illustrates this clearly:

> *"I live with my daughter, my sister, and her son in a three-bedroom apartment. From the start, we've been paying for everything ourselves; we don't receive housing assistance. I work, but my sister isn't working yet. My sister's husband helps us financially. I earn around 1 200–1 300 euros and pay about 700 euros in rent."* (Natalia, 45 years old, lone parent with child, living in shared apartment)

Empirical research was conducted in Bratislava, the capital city, which ranks among the most expensive European cities for housing. Many of our participants living in private rental flats often paid more than half of their income for housing. In the interviews, housing costs were described as disproportionately high compared to wages, particularly for people working in low-paid sectors such as cleaning, care, or service work, where lone parent households with children very often find employment, as Irina explains:

> *"I've already realised that housing here in Bratislava is incredibly expensive. For example, the average salary in Slovakia is around 1 000 euros, but a studio apartment starts at 600 euros. And that's an awful lot."* (Irina, 42 years old, lone individual, living in a shared apartment)

Maintaining private housing often requires an intensive combination of paid work, careful budgeting, and everyday care, making housing stability closely dependent on the organisation of daily life. Several participants held multiple jobs to maintain

and pay for their housing, and they had to plan their budgets carefully to cover rent, food, transportation, school costs, and extracurricular activities for children, as Valentina describes:

> *"Even the women who do cleaning: they go to work during the day, and then they go to clean. And they come home at nine o'clock at night… But there's no other way."* (Valentina, 51 years old, lone adult, rented apartment)

As the majority of refugees from Ukraine are women, the housing precarity they face is influenced by intersectional risks, such as overconcentration in insecure, low-paid employment, exposure to labour exploitation and the burden of reproductive labour and care for children and older relatives. Mothers face additional barriers to employment due to the shortage or unaffordability of childcare and educational provision. Therefore, housing insecurity of Ukrainian refugees cannot be isolated from gendered care responsibilities and unequal access to paid work. Research participants narrated that they could not freely choose among available apartments but were compelled to accept whatever was on offer, as landlords frequently refused to rent to Ukrainians with children. Jevgenija noted that while she could imagine living elsewhere, fear of losing her housing stability led her to remain where she was:

> *"In Slovakia, landlords don't want to rent apartments to Ukrainian women with children, so we took what was available. It's impossible to find the kind of apartment you want here. If we could live in a smaller, cheaper place, we would, but we're glad to have this one."* (Jevgenija, 31 years old, lone adult with daughter and mother, rented apartment)

Although many research partners regarded their stay as temporary and expressed modest expectations, those with older children or teenagers articulated a clear need for space and privacy that remained largely unmet. Across narratives about housing, participants frequently expressed satisfaction and gratitude for what they had, despite not considering their living situation ideal, as also reflected by Liliya:

> *"Well, of course, now that we live there, we don't want to live anywhere else. Finding a place to stay is always a problem. If I were on my own, it would be one thing, but with the kids, it's always a problem. We have what we have; I don't need anything else. If something changes, like if they cancel our housing, then I'll think about what to do next."*(Liliya, 61 years old, living with daughter and grandson, rented apartment)

Expressions of gratitude did not mean that people were satisfied with the conditions they had; rather, they reflected the lowered expectations caused by forced displacement, instability, and war, and under such conditions, even unstable housing had value for them.

Conclusions

The housing landscape in Slovakia is characterised by significant constraints in both availability and affordability. Low-income and socially vulnerable populations face substantial barriers to securing stable, adequate, and secure housing. Ukrainian refugees constitute a particularly marginalised subset within this context. Housing precarity among them is not solely a product of displacement but reflects deeper structural conditions shaped by the longer-term governance of migration and integration. Their precarity is compounded by the absence of property ownership, limited social capital, including weakened or fragmented informal or kinship networks, and insufficient proficiency in Slovak. Our findings show that housing trajectories among Ukrainian refugees in Slovakia are determined by multiple intersecting forces — the temporary protection framework, gendered care burdens, and a housing market characterised by high costs and limited regulation, which together sustain prolonged insecurity and restrict pathways toward stable settlement. Housing precarity, therefore, stems not only from displacement itself but also from refugees' incorporation into an already unaffordable and weakly accessible urban housing market.

While detailed monitoring of homelessness was lacking in most EU countries, available evidence suggested that Ukrainian refugees were not experiencing homelessness at rates comparable to other non-EU migrant populations in 2025 (Pleace et al., 2025). Also, in Slovakia, no data or estimates are available on the impact of the housing allowance restrictions on the lives of refugees from Ukraine in Slovakia, including how many were forced to leave or make significant changes to their living arrangements, moving into precarious or overcrowded housing. At the same time, there are no data on the extent to which the termination of housing support would increase the risk of poverty. Research from the Czech Republic (Prokop et al., 2023) indicates that housing costs are a major driver of refugee poverty. Even with free housing included in income calculations, a large share of refugees live in poverty, and without housing allowance and humanitarian assistance, most would fall below the poverty line (Prokop et al., 2023). This shows how crucial housing support is for preventing deep economic deprivation and the potential loss of housing and consequent exposure to homelessness. This concern is also confirmed by FEANTSA's conclusions that "the situation of people fleeing Ukraine in various European countries is marked by uncertainty as well as high poverty rates, precarious employment, and systemic policy challenges that collectively elevate the risk of homelessness" (Barbu, 2025: 20).

While there are signals that the temporary protection scheme will not be prolonged beyond March 2027 (Council of the European Union, 2025b), housing precarity remains a pressing concern for Ukrainian refugees in Slovakia. It is unclear whether social benefits tied to this status will be adjusted accordingly once it expires, and

what consequences this may have for those already living in precarious housing conditions. At the same time, persistent economic difficulties of many lone parent families, as well as the continuation of the new arrivals, including vulnerable groups such as older adults and lone parents, who continue to settle in Slovakia, compound existing pressures on the housing system. In the absence of sustained public and policy debate on housing precarity, this situation risks deteriorating further rather than being resolved.

Without sustained and structurally grounded housing support, Ukrainian refugees in Slovakia and across Europe remain at heightened risk of poverty and homelessness, underscoring the urgent need for policy responses that move beyond temporary relief toward durable solutions, including a stronger emphasis on mid- and long-term housing provision for vulnerable populations, one that extends well beyond migration and integration policy alone, to address the housing needs of society as a whole.

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