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HOUSING SUPPORT POLICIES IN PANDEMIC TIMES AND INTERRELATIONS WITH INSTITUTIONAL TRUST: A MIXED- METHODS APPROACH

ABSTRACT

Housing was crucial during the COVID-19 pandemic, as “staying at home” was the first line of defense against the virus. To reduce the economic downturn’s impact on housing security, preventive and supportive measures were developed, such as moratoria on rents and mortgages. This paper aims to analyze the opinions of tenants and indebted homeowners about the housing support policies implemented during the pandemic crisis and explore the relation with the level of trust in institutions — an aspect not yet studied. A mixed-methods approach is used based on quantitative and qualitative data from a nationwide online survey conducted in 2021. Quantitative data was analyzed using the software SPSS, and qualitative data was analyzed through thematic analysis. Thematic analysis of 377 answers to open questions (e.g., “What is your opinion on the exceptional financial regime for payment of rents?”) shows that homeowners’ opinions (positive or negative) are mainly supported by their perceptions of the effectiveness of measures introduced to protect families from economic shocks resulting from the pandemic. For tenants, besides effectiveness, opinions are also determined by evaluation of the quality-of-service delivery and responsiveness. Variance analysis shows that tenants with a positive opinion tend to present higher levels of trust in public institutions compared to those with an unfavorable opinion. The study shows that housing support measures during COVID-19 in Portugal were met with mixed trust levels, with positive views linked to higher institutional trust and negative perceptions tied to concerns over fairness, efficiency, and long-term impacts. It concludes by emphasizing the importance of effective policy design and implementation in times of crisis and the psychosocial consequences of not achieving envisioned aims.

Keywords

Housing support policies; Institutional trust; Thematic analysis.

1. Introduction

The COVID-19 pandemic placed housing in the first line of defense against the coronavirus, associated with the slogan “stay at home” (United Nations, 2020). The pandemic crisis has made structural inequalities in housing not only more visible but more urgent (Farha, 2020), amplifying the effect – both negatively and positively – of unequal housing conditions on physical health and emotional well-being (Bushman & Mehdipanah, 2022; Keller et al., 2022; Ribeiro, 2021a; Zhu & Holden, 2023).

This article aims to deepen the understanding of the impacts of the COVID-19 pandemic by analyzing opinions about housing support policies in Portugal and exploring how these relate to institutional trust. The article starts by briefly describing the economic impacts of the pandemic and the measures that were put in place to support tenants and indebted homeowners. Then, it discusses the concept of trust and characterizes the performance drivers of trust in institutions before describing the method and results of the study conducted through a mixed-methods approach. It concludes by discussing the role of support policies and policy-executing institutions in guaranteeing housing security in times of crisis and the psychosocial consequences of failing to attain envisioned aims.

1.1 The Economic Impacts of the Pandemic and Advanced Support Policies

In facing the pandemic crisis, several contention measures were recommended in many countries, namely Portugal. These measures comprised a set of restrictions intended to reduce contact between people, including, among others, restrictions to cross-border travelling; closure of non-essential commercial establishments and educational facilities; mandatory teleworking whenever possible; prohibition of permanence in public spaces, namely in gardens and playgrounds, confining the population to the space of their home.

As a result, the impact of the COVID-19 pandemic on the world economy triggered the largest global economic crisis in more than a century, surpassing the 2008-9 Global Financial Crisis (World Bank, 2022). The Portuguese economy was heavily affected, with an annual GDP drop in 2020 of more than 7%. This particularly negative impact was due mainly to the country's growing dependence on tourism, which suffered an unprecedented drop with a lost revenue of about 60% (Frade et al., 2021).

To respond to the financial hardship caused by the pandemic and ensure housing security, governments worldwide implemented a series of support policies which included economic relief measures (e.g., direct income payments) and housing support measures, like protection from eviction or financial assistance to meet housing costs (Li et al., 2024).

Like several countries in the European Union (e.g., Germany, Spain), the Portuguese parliament passed legislation granting moratoria on evictions and support measures for tenants and homeowners with mortgage credits (cf. Lima, 2024 for a systematization of housing policies in OECD countries). Law n. ° 4-C/2020 (and subsequent alterations) allowed flexibility in rent payments and interest-free loans for repayments to tenants who experienced a demonstrable loss of more than 20% in income as a direct consequence of pandemic-imposed limitations.

The Decree-Law n. ° 10-J/2020 (and subsequent alterations) allowed homeowners with mortgage credit to suspend monthly payments during pandemic restrictions. Households were eligible for the support if at least one of their members was: in prophylactic isolation or ill, or providing care to children or grandchildren; had a reduction in normal working hours or suspension of employment contract; was unemployed; worked for entities subject to closure; or experienced a temporary drop of at least 20% in total income due to the COVID-19 pandemic.

In the first nine days alone, the Portuguese Institute of Housing and Urban Rehabilitation (IHRU), the public institution responsible for promoting the national housing policy and financial support regarding housing rent payments, received 900 requests for aid (Diário de Notícias, 2020). By the end of July 2020, the measure had reached a total of 6 008 beneficiaries; however, only 748 applications in 3 068 were approved for support (24.4%), while 1 065 were returned to applicants and 1 187 were denied (Tribunal de Contas, 2021). At the end of May 2020, banking institutions had approved 88% of the 783 749 requests for moratoria on mortgage credit (Melo, 2020). In the European Union, Portugal had the third highest value of loans in moratoria, indicating the financial vulnerability that Portuguese families experienced (or feared) (Santos et al., 2022).

Although several factors contribute to determining the need for and degree of adherence to the support measures approved by the Portuguese parliament (see, for instance, Pereira & Matos, 2020; Santos et al., 2022), it is expected that some (dis)trust in the institutions responsible for policy-making and policy-implementation may be at stake. This paper aims to examine the opinions about housing support measures and explore the relations between opinion and trust in institutions.

1.2 Housing Conditions and Trust in Institutions

Trust is a disputed term; however, it is largely accepted that it is relational, involves some degree of 'faith', and is seldom unconditional (cf. Levi & Stoker, 2000). Trust in institutions is important for policy-making and policy implementation since it expands viable policy options and timeframes and leads to cooperation and compliance (UNDP, 2021).

Recent reviews have emphasized the need for greater nuance in the conceptualization of trust, moving beyond the simple dichotomy of mistrust and distrust. These reviews have highlighted the importance of considering both the presence and absence of trust, as well as distinguishing between mistrust and distrust (cf. Devine et al., 2020).

Trust and trust judgments can result from both cognitive, reasoned processes based on observation and also affective, emotional processes rooted in socialization (Devine et al., 2020). However, several performance drivers have been identified to be associated with trust in institutions (UNDP, 2021): *effectiveness* (quality of public service delivery, economic management capacity, response to external shocks); *fairness* (integrity, equality of treatment and impartiality, distributional justice); and *responsiveness* (giving voice to citizens, accountability to legitimate grievances, respect for citizens' dignity).

Based on the current literature, the relation between housing and trust in institutions is still undeveloped.

Uslaner (2009) has shown that residential segregation, which is associated with inequality, lowers the levels of generalized trust in different countries. Donoghue and Tranter (2012) demonstrated that public housing tenants in Australia expressed lower levels of interpersonal trust and less confidence in government institutions such as the parliament, even controlling for a range of social background factors. The authors suggested that public tenants do not share the same institutional advantages as private renters or homeowners, and noted the stigma associated with public housing tenure.

A cross-sectional survey conducted in 27 European countries in April 2020 among middle-aged and older adults (Lee, 2020) evidenced a relation between perceived adversities (e.g., insecurity in employment and housing; worsening finances; difficulty paying for basic necessities) and subjective well-being and mental health. This relation was partially mediated by institutional trust.

Ribeiro et al. (in press) analyzed data from two nationwide surveys conducted in Portugal before and during the COVID-19 pandemic. Their findings demonstrated the importance of housing comfort, affordability, and neighborhood accessibility, services, and amenities in determining trust in political, public and financial institutions, as well as in people in general. Furthermore, the study showed that the pandemic contributed to the polarization of opinions about housing satisfaction, which was associated with differences in tenure, conditions, and affordability. Those who felt satisfied before the pandemic became even more satisfied, while those who were already dissatisfied became even more dissatisfied. Consequently, the crisis triggered by the new coronavirus amplified the social and political impacts of housing inequality.

1.3 Goal and Research Questions

This study aimed to deepen understanding of the relation between housing and trust in institutions by analyzing opinions about the support policies granted to tenants and indebted homeowners during the COVID-19 pandemic and exploring their relationship with trust in policy making and policy implementing institutions, an aspect not covered by the analysis made by Ribeiro et al. (in press). More precisely, it aimed to respond to the following research questions:

RQ1a: “Are there different attitudinal opinions regarding housing support measures during the COVID-19 pandemic?”

RQ1b: “What motives are evoked to justify the different attitudinal opinions?”

RQ2: “Are there significant differences in the levels of trust in institutions according to attitudinal opinions regarding housing support measures?”

2. Method

To achieve the proposed aim and answer the research questions, this study adopted a mixed-methods approach for the collection and analysis of data using both qualitative and quantitative methodologies (Tashakkori & Teddlie, 1998, see also Adu et al., 2022; Sánchez-Gomez et al., 2020, for recent reflexive discussion). The following sections describe the instrument, procedure, study participants, and data analysis techniques in detail.

2.1 Instrument and Procedure

The study employed a questionnaire developed within an interdisciplinary research team (Ribeiro et al., 2021).¹ After the first page presenting the survey, guaranteeing the anonymity and confidentiality of the collected data, and obtaining informed consent, the questionnaire presented 52 groups of open and closed-ended questions. The first group of questions assessed opinions on some aspects of the COVID-19 pandemic, and the following ones collected information on some factors, such as housing, where its psychosocial impacts could be felt. This study, that applies a mixed-methods approach (Tashakkori & Teddlie, 1998), focus on the open questions concerning the opinions on the support measures for the payment of rent: “What is your opinion on the exceptional financial regime for payment of rent in the context of the COVID-19 pandemic?” and mortgage loans: “What is your opinion on the exceptional moratorium mortgage loan regime in the context of the COVID-19 pandemic?”; and the closed-ended questions regarding the degree of trust (1 = *no trust*, 7 = *full trust*) in institutions (the government, public companies, and financial companies). Data were collected online in 2021 using the LimeSurvey platform (LimeSurvey GmbH, 2021). Survey dissemination was conducted through a snowball strategy and collaboration requests via email to various national institutions (e.g., municipal and parish councils, non-profit associations).

¹ To assess understanding of the instructions, questions and answer options and test their sequence, a pre-test was carried out to the first version of the instrument with cognitive debriefing. Based on the results some additional modifications were made. Before data collection, the final version was submitted for approval to the Research Centre’s ethics review board.

2.2 Participants

A total of 848 adults living in Portugal participated in the survey. This study focused on the subsamples of homeowners with mortgage credit ($n=369$) and tenants ($n=133$). Mortgagees were mostly female (78.1%), aged between 18 and 66 years ($M=45.77$, $SD=8.64$). Tenants were also mostly female (73.7%), with a mean age of 40.61 ($SD=10.89$), from 19 to 75 years old.

2.3 Data Analysis

Descriptive statistics were calculated for all questions. Missing answers in opinion scales were treated with the multiple imputation program Amelia II (Honaker & King, 2010). Following the method proposed by Tabachnick and Fidell (2007) the influence of outliers was reduced, and the assumptions of normality and homogeneity of variances across groups were assessed.

To identify the different attitudinal opinions regarding the support measures on housing rents and mortgage loans and the motives justifying them (RQ1a and RQ1b), the qualitative content of the answers to the open questions was analyzed using thematic analysis (Braun & Clarke, 2006).

To examine the statistical differences in the levels of trust in institutions according to attitudinal opinions (RQ2), several one-way analyses of variance were computed considering opinion about policy measures as the independent variable and using *post hoc* Bonferroni tests for multiple comparisons whenever significant effects were found. The Welch correction and the Games-Howell test were performed to assess differences between groups in the case of violation of the assumption of homogeneity of variances. All statistical analyses were performed using the IBM SPSS Statistics software v.25.

3. Results and Discussion

The results of the analysis conducted to identify different opinions regarding support measures on housing rents and mortgage loans (RQ1a) allowed, in both, the identification of four types of attitudinal opinions regarding the policy measure: positive opinion, ambivalent opinion, negative opinion, and without opinion. As shown in Figure 1, the majority proportion of tenants (31.6%) and homeowners (43.6%) have a positive opinion about the respective support measure. A negative opinion was referred by 7.5% of the tenants and 12.7% of homeowners, while 9.0% and 10.8%, respectively, presented an ambivalent position. About a third of the tenants (37.6%) and a fifth of the homeowners (20.9%) did not answer the question, and more than a tenth of respondents in both groups did not hold an opinion (14.3% and 11.8%, respectively). The findings of this study, although not directly comparable, align with the results of national surveys, conducted in Portugal in 2020 and 2021. These surveys showed that the majority of Portuguese people were satisfied with the government's handling of the pandemic (Gomes, 2020; European Commission, 2021).

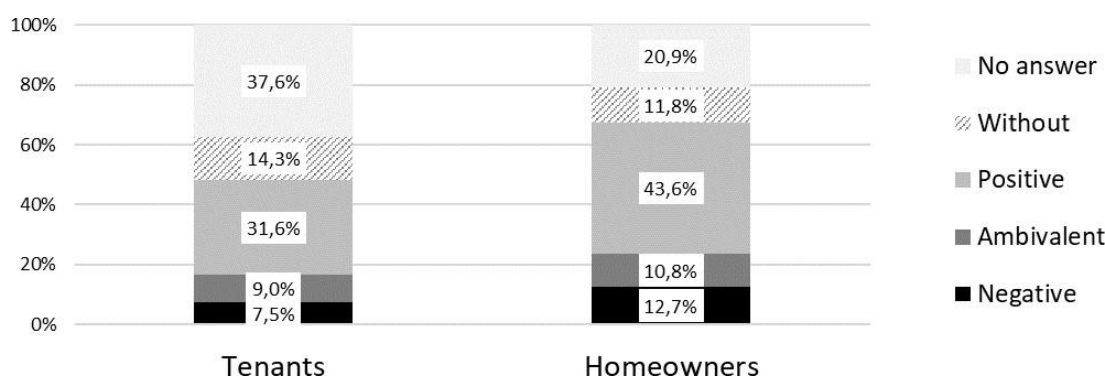


Figure 1. Attitudinal opinions regarding support measures on housing rents and mortgage loans (Source: author).

The thematic analysis of the arguments presented to justify opinions (RQ1b) shows that for homeowners with a positive opinion, the support measure is considered important for guaranteeing that families do not lose their homes due to unemployment or income reduction:

I have a positive opinion because it is a measure that allows people who feel the most negative impacts of the pandemic not to lose their homes and to feel some tranquility about it (woman, 24 years)

It is essential for those people who have lost their jobs or have seen their salary or income reduced. (woman, 47 years)

Homeowners with an ambivalent opinion recognize the short-term effect of the measure in supporting families in need but also express concerns over its long-term detrimental effects. Others consider it an insufficient measure with a limited extent.

Very favorable opinion. It is a way for people to reorganize themselves while preserving their right to housing. The problem is whether the people who resorted to the moratorium will be able to cover the increased costs (woman, 58 years)

First, save lives, then the shipwreck (man, 47 years)

Positive but insufficient (woman, 53 years)

Should be extended to people with monthly incomes of less than 900€ (woman, 55 years)

On the contrary, homeowners with a negative opinion consider that this support measure does not solve the problems families face, as it only postpones the expense. Moreover, it does not cover all situations of need and has detrimental impacts in the future:

It's just a deferral of expense (woman, 46 years)

It will put people in a much worse situation when the regime ends (woman, 32 years) It's a poisoned gift that will cause a lot of embarrassment in families (woman, 51 years)

Some even consider that it may have other intentions than helping families in need, and it may be a cause of a future global crisis:

I think it was a measure taken with ulterior motives (woman, 26 years)

It could trigger a new crisis similar to that of 2008 (man, 37 years)

The arguments presented suggest that the main aspect of evaluating this support measure is the perception of its effectiveness in protecting families' homes from the shocks produced by the COVID-19 pandemic. However, several of the arguments presented also evidence concerns with possible long-term effects, suggesting some level of distrust in the capability of policymaking institutions to design adequate measures in the short term and the long run. This may result from the negative psychosocial impacts of the Global Financial Crisis on highly indebted Portuguese families as a consequence of policies that subsidized and facilitated access to mortgage credit in the 1990s (Ribeiro, 2023).

The participants who offered no opinion mentioned a "lack of knowledge", mainly motivated by a lack of necessity: "I don't have an opinion because I didn't feel the need to appeal."

For tenants, analysis of the answers to the open question regarding the support measure for payment of housing rents revealed that about a third expressed a favorable opinion, considering it an "important" measure for families in need:

An essential help for those who had their income reduced (woman, 47 years)

I think it's important since many people were left without means of subsistence (woman, 29 years)

Like homeowners, tenants indicating an ambivalent opinion also expressed concerns around possible long-term detrimental effects: (the support measures) "are a momentary help, they do not solve the situation that tends to get worse" (woman, 45 years). Ambivalent tenants expressed concerns not only with the effectiveness of the measure in responding to needs but also with the quality of the public service delivery, specifically the ease of access:

When/if accessed, I believe it is fair (woman, 30 years).

Insufficient, not very comprehensive, bureaucratic, and time-consuming process (man, 35 years).

Respondents with a negative opinion supported this position, adding concerns about responsiveness and fairness:

It's not a help; it's a debt (woman, 51 years)

I think there is little information about it, and it reaches almost no one (woman, 46 years)

Another mess in an elitist country (man, 54 years)

Participants without an expressed opinion also referred to a lack of knowledge:

I have no concrete knowledge of the support measure (woman, 57 years)

I'm not familiar with it (woman, 26 years)

In summary, the thematic analysis of the motives used to justify the different attitudinal opinions regarding housing support policies reveals a connection to performance drivers associated with institutional trust (UNDP, 2021). The primary concern expressed by participants was with the effectiveness of policies in protecting families' homes from the socio-economic shocks produced by the COVID-19 pandemic. This concern may stem from the fact that the overwhelming majority (99%) of the Portuguese people consider that the pandemic has seriously impacted the national economy, and a significant portion (65%) also consider themselves to have been personally affected financially (European Commission, 2021). In addition to effectiveness, tenants also expressed concerns regarding fairness and responsiveness. This result may be attributed to the greater social vulnerability of renters compared to homeowners. According to a national survey conducted in Portugal in April-May 2020, the proportion of tenants that did not require financial assistance for housing costs was 53.3%, in contrast to 67.7% of indebted homeowners. Moreover, 16.3% of tenants indicated that they did not meet the necessary conditions to benefit from the support and 27.8% reported "not having knowledge/not knowing what to do", compared to 11.9% and 9.6% of homeowners, respectively (Pereira & Matos, 2020).

Concerning trust, overall, the mean levels of trust in the various institutions are low, with financial institutions exhibiting lower levels compared to public institutions or the government. These findings align with data from the Spring 2021 Eurobarometer, which revealed that 58% of Portuguese respondents "tend to trust" the national government, 39% "tend not to trust", and 3% "don't know" (European Commission, 2021).

Variance analyses conducted to answer RQ2 show that tenants who have a positive opinion about the support measure reported higher levels of trust in the government, $F(4, 128) = 3.01, p = .021, \eta^2 = .09$, and in public companies, $F(4, 129) = 3.29, p = .013, \eta^2 = .09$, compared to those with an unfavorable opinion (see Figure 2). The differences found in the levels of trust in financial institutions for tenants or for indebted homeowners overall (see Figure 3) were not statistically significant ($p > .05$).

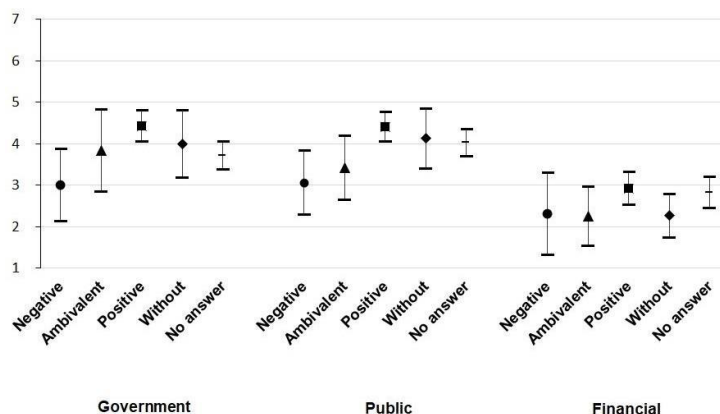


Figure 2. Trust in institutions (1 = no trust; 7 = full trust) by attitudinal opinions on support for housing rents (Source: author).

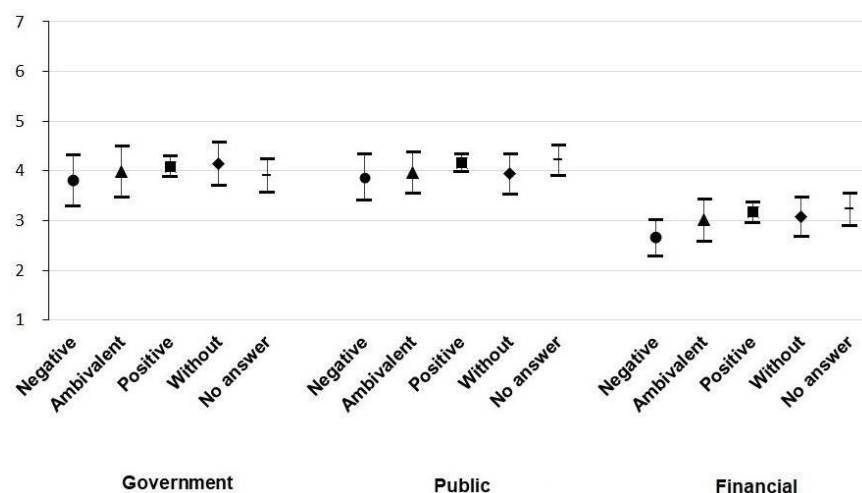


Figure 3. Trust in institutions (1 = no trust; 7 = full trust) by attitudinal opinions on support for mortgage loans (Source: author).

Results suggest that moratoria on mortgage loans are mainly judged by their effectiveness in protecting families from the economic shock produced by the COVID-19 pandemic, while the support for tenants also considers responsiveness and fairness. This may explain the significant differences in the levels of trust in the government and public institutions found for tenants.

The small sample size of the study limits the ability to make broad generalizations and calls for caution in interpreting the results. Nonetheless, the findings suggest that most (potential) beneficiaries viewed the support measures as effective in supporting families in difficulty. However, those with ambivalent and negative opinions raised significant concerns about the design and implementation of the measures. In fact, the implementation of both support measures has elicited several complaints.

In 2020, the Ombudsperson (Provedor de Justiça, 2021) witnessed an unprecedented 55.3% increase in complaints regarding housing, particularly concerning measures of support for housing rents. The complaints emphasized the inoperability of the electronic platform designed for submitting requests and the inability of the IHRU to respond and communicate decisions on support. Additionally, the Bank of Portugal (2021) reported receiving 1 658 complaints regarding the credit moratoria between March 2020 and March 2021, with those concerning mortgage loans accounting for 47% of the total. These complaints focused on non-compliance with the application period, refusal of access due to defaults on other credits, the collection of installments pending the moratoria, and cessation of its effects.

An exploratory content analysis of 86 complaints, published in an online portal between March and November 2020 during the process of implementation of these measures (Ribeiro, 2021b), has shown that a breakdown in expectations results in significant negative psychological impacts.

Institutions failing to provide timely financial assistance and/or missing deadlines elicited emotions of anger and sadness, but also exhaustion, hopelessness, and feelings of being neglected, disrespected and deceived. This may also explain why respondents doubting the effectiveness, fairness, and responsiveness of support measures tend to have less trust in the government and public institutions.

4. Final Considerations

The COVID-19 pandemic led to a global economic recession. To alleviate the economic downturn's impacts on housing, particularly rising evictions, the Portuguese parliament, similarly to other countries, passed legislation offering support for rent and mortgage payments. This article, using a mixed-methods approach, analyses the opinions of the possible beneficiaries (tenants and indebted homeowners) and examines the connection between their opinions and institutional trust.

The quantitative results revealed that participants' trust levels varied based on their attitudinal opinions (e.g. support, ambivalence, rejection). Despite an overall low level of institutional trust, tenants who held favorable views on housing support measures demonstrated higher trust in public institutions and the government compared to those with unfavorable opinions. However, the quantitative results alone did not provide insight into the reasons underlying these differences in trust levels.

Qualitative methodologies allowed to capture the motives behind attitudinal opinions on housing support measures and deepened the understanding of the relation between housing conditions and institutional trust. In fact, qualitative data highlighted how the motives justifying support, ambivalence, and rejection of housing support measures relate to performance drivers associated with institutional trust (UNDP, 2021). Indebted homeowners primarily focus on the effectiveness of the support measures in protecting families from pandemic-induced economic shocks. Negative opinions rooted in distrust highlight the potential long-term effects of poor policy on institutional trust, citing unforeseen detrimental impacts ("a poisoned gift") or past negative consequences ("could trigger a new crisis similar to that of 2008").

Tenants' opinions express concern not only with policy effectiveness in responding to the shock but also with the fairness, responsiveness, and quality of the service delivery. They highlight difficulties in access due to inadequate information and time-consuming bureaucracy. Ultimately, policy-implementation problems may be felt as a lack of respect and partial treatment, contributing to a double victimization of families in distress.

The study's several limitations, including the small sample size and the lack of control of important socioeconomic indicators (e.g., income, burden with housing costs) and the effective benefit from the measure, warrant caution in interpreting and generalizing the results.

Further research is required to understand the reasons underlying the differentiated assessment by homeowners and tenants. This may be related to the characteristics of target groups (e.g., vulnerability), the nature (private vs. public) of the institutions responsible for policy implementation, or involve other motives that qualitative research, particularly through in-depth interviews, could uncover.

Despite limitations, this study contributes to a deeper understanding of the interrelations between housing and institutional trust. The findings emphasize the importance of designing feasible, effective support measures and providing the necessary means for their proper implementation, and addressing the information needs of the citizens involved. Failing to attain expectations in times of crisis has important detrimental impacts on the well-being of citizens, especially those in more vulnerable situations who tend to live in worse housing conditions and are more affected by economic and social crises. Failure to meet expectations may ultimately undermine citizens' trust in institutions and compromise future policies, which is particularly important at a time when cooperation and compliance are essential to tackle current housing inequalities.

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