

**Social (in)justice in the era of financialised housing in Porto, Portugal: complaints by residents and political stakes.** The increasing financialisation of housing provision is exacerbating housing inequalities. This article examines housing-related justice concerns expressed by residents in the city of Porto, Portugal, as recorded in the minutes of City Council Executive public meetings and Municipal Assemblies. The results of text analysis with IRAMUTEQ show both distributive and procedural justice concerns: a significant gap between recognition and fulfilment of the right to housing based on need, speculative and hostile housing practices driven by financialisation. The discussion addresses the role of local political institutions in ensuring adequate housing and fair housing practices, as well as the psychosocial impacts of failing to achieve these aims.

**KEYWORDS:** housing; financialisation; local political institutions; distributive justice; procedural justice.

**(In)justiça social na era da habitação financeirizada no Porto, Portugal: queixas dos residentes e implicações políticas.** A crescente financeirização da oferta habitacional está a agravar as desigualdades no acesso à habitação. Este artigo analisa preocupações relacionadas com a justiça habitacional expressas por residentes da cidade do Porto, registadas nas atas das reuniões públicas do Executivo da Câmara Municipal e das Assembleias Municipais. Os resultados da análise textual realizada com o IRAMUTEQ revelam preocupações tanto de justiça distributiva como processual: um desfazamento significativo entre o reconhecimento e a concretização do direito à habitação com base na necessidade, e práticas habitacionais especulativas e hostis impulsionadas pela financeirização. A discussão aborda o papel das instituições políticas locais na garantia de uma habitação adequada e de práticas habitacionais justas, bem como os impactos psicossociais decorrentes do insucesso na prossecução destes objetivos.

**PALAVRAS-CHAVE:** habitação; financeirização; instituições políticas locais; justiça distributiva; justiça processual.

RAQUEL RIBEIRO

# **Social (in)justice in the era of financialised housing in Porto, Portugal: complaints by residents and political stakes**

## INTRODUCTION

The provision of housing in Portugal, as in other countries, has historically been associated with the production and reproduction of social, economic, and territorial inequalities (Harvey, 1973; Lefebvre, 1970; Santos, 2019 for the Portuguese case). The liberalisation of the financial system at the end of the 20<sup>th</sup> century, and more particularly the political economy changes arising from the Global Financial Crisis (GFC) in the 21<sup>st</sup> century, opened the way for a new era in housing inequalities. These inequalities stem from the intensified commodification of housing and its growing use as a financial asset for investment and capital accumulation, rather than for its use-value (Aalbers, 2016; Dewilde, 2018; Rolnik, 2013; Stephens, 2007).

The negative consequences of housing financialisation<sup>1</sup> on affordability, security, and access have fostered a recent interest in housing justice studies (e. g., Halliday and Meyer, 2024; Gustafsson *et al.*, 2024). However, the ways in which perceptions of (in)justice produce psychosocial consequences that shape residents' relationship with local political institutions has been largely neglected. This is particularly relevant in an era marked by increasing housing unaffordability and wealth inequality (Piketty, 2014; Santos, 2024), factors that contribute to undermine support for democracy in democratic regimes (Reutzell, 2024).

1 Aalbers (2016) defines financialisation as “the increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households” (p. 2).

This article addresses this gap by examining justice concerns related to housing issues, voiced by residents in the city of Porto, Portugal, directed at local politicians at the City Council Executive public meetings and Municipal Assemblies. These two forums enable direct public participation, granting citizens the right to verbally address local political representatives. These interventions generally relate to complaints, concerns, or suggestions on specific topics, across different areas of activity of the local authorities, one of which is housing.

The article begins by briefly defining justice concepts and principles in relation to the housing studies literature. Then it describes the provision of housing in the city of Porto before presenting and discussing the results of the analysis of residents' interventions. It concludes by highlighting the importance of housing issues in the relationship between residents and local political institutions – particularly regarding the pursuit of adequate housing, fair housing practices, and the enforcement of housing rights – and by reflecting on the psychosocial implications of failing to realise these aims.

#### JUSTICE RESEARCH AND HOUSING

Throughout history, individuals and groups have used the language of justice to contest inequalities (Gosepath, 2021). Concerns about justice extend back many centuries, even before the conceptualisations developed by Greek philosophers such as Plato and Aristotle (Johnston, 2011). Although a full review of justice theories and principles for housing studies is outside the scope of this article (see, for instance, Johnston, 2011), a major conceptualisation in justice theory is of great relevance: distributive justice, i.e. the justice of the distribution of honours, property, benefits, resources, and so on among the members of a society or community.

Historically, several principles have been advanced as guidance for the justice of distributions. Aristotle postulated that distributions should be determined on the basis of desert or merit, i.e. “in proportion to the contributions the members have made” (Aristotle, p. 1131 cit. in Johnston, 2011), implying that equals should be awarded equally and unequals unequally. Later, other authors proposed that such principles of desert should be based on work contribution, effort expended, or costs incurred (Lamont and Favor, 2017).

In the 18<sup>th</sup> century, several authors, such as Hobbes, Locke, Kant, and Rousseau, defended the idea that all human beings are equal in worth, in dignity, and in freedom, which ultimately contributed to the emergence of the human rights movement. From this perspective, justice is conceived not in relative terms but as a set of absolutes, such as the right to life, liberty, property.

However, equality in distribution – equal allocation to all members of a community – was not without contestation (Gosepath, 2021). Although defending economic equality, Karl Marx postulated a needs-based principle “From each according to his ability, to each according to his needs” (Marx 1959, cit. in Yung, 2007, p. 112). John Rawls (1999), in his theory of justice as fairness, not only argued that social and economic inequalities should be to the greatest benefit of the least advantaged members of society, but also that they must primarily result from a fair equality of opportunity (Johnston, 2011; Gosepath, 2021).

David Harvey (1973), in his book “Social justice and the city”, argues that distributive social justice can only be understood in relation to modes of production (e. g., capitalism, socialism), since the meaning of the income to be distributed depends on a given mode of production. Moreover, building on Lefebvre (1970), Harvey discusses the role of property rights and of the processes of production of urban space, that are conducive to “income change” and to the right to the city, conceived as a broad collective right to participate in the processes of urbanisation.

Beyond this seminal work, a number of studies have addressed justice in housing research. For instance, Yung (2007) employed the aforementioned principles of justice to analyse the evolution of housing policy in Hong Kong after the Second World War. The study showed how the interpretation of justice principles differs significantly and fundamentally between Western and Eastern (Confucian) contexts, stressing the cultural and communitarian dimensions of justice. From a Western perspective, in determining individuals’ needs, rights, and deserts people should be treated as equals, whereas the Confucian perspective holds that people should be treated harmoniously and the family and the village are the first tiers of support.

Focusing on the principle of rights, Yung and Lee (2012) highlight the difficulties of satisfying all the dimensions incorporated in the “right to housing” in Hong Kong’s densely built and cramped residential areas (e. g., the right to adequate housing, to affordable housing, and to tenure and neighbourhood choice).

A recent study conducted by Santos and Ribeiro (2022) shows how different rights are activated in political discussions concerning the first Basic Housing Law in Portugal in 2019. The analysis reveals two conflicting positions, one of housing as a human right, where property has a social function, and another of housing as an individual property right. These opposing positions mirror the political divide between the right- and left-wing parties in the Portuguese Parliament.

A study by Mays (2021), on Australian political speeches in the post-Second World War and post-1970s eras, also evidences a close relation between

different justice principles and political ideology. In the post-war era, housing was presented as a right of social citizenship that led to security, dignity and participation in society, thus justifying redistributive policies. By contrast, in the post-1970s neoliberal era, political discourse instituted a social divide between the deserving self-reliant class and the underserving dependent class. The social rights approach was thus replaced by a stigmatizing discourse of victim-blaming those who cannot access homeownership or affordable housing.

Other authors mobilise principles of *sufficiency* i.e. whether people have enough of a certain good (Frankfurt, 1987) and *priority*, i.e. favouring the least well-off (Casal, 2007). Jonkman (2021) analyses social housing policies in Amsterdam showing that although treating equals equally – *horizontal equity* – is central to the Dutch social housing system, pursuing the maximisation of the standards of *sufficiency* (adequate housing) and *priority* (affordable housing) also requires treating unequals unequally: *vertical equity*, i.e. prioritizing within the group of households eligible for social housing.

Analysing the conceptions of justice institutionalized in the legal frameworks relevant to core aspects of housing policies of six countries (Austria, Hungary, the Netherlands, Portugal, the United Kingdom, and Turkey), Granger (2019) shows that the increasing relevance of international legal instruments, combined with restrictions on public resources, enhances *prioritarianism* at the expense of *universalism*, *egalitarianism*, or *sufficientarianism*. The principle of need is superseded by deservingness, which tends to favour some vulnerable groups to the detriment of others considered less deserving (e.g. irregular migrants). Moreover, it reveals that housing rights, like other socio-economic rights, “even when given legal recognition, are still generally thought of as not creating ‘substantive’ rights for individuals” (Granger, 2019, p. 10). As such, the realisation of these rights depends on the degree to which the state takes ‘positive’ measures towards them (see Granger and Salat (2020) for a broader discussion about the relation between law, rights, and justice). The study also mobilizes other dimensions of justice beyond distribution, namely recognitional (or recognitive) justice and procedural justice.

*Recognitional* injustice involves failures of recognition or misrecognition, meaning that a person is misassigned to an identity or social category (Miller, 2021, see also Fraser, 2009). *Procedural* justice refers to the evaluation of the processes that lead to distribution (Lind and Tyler, 1988; Mikula, 2001; Thibaut and Walker, 1975). It concerns aspects such as the opportunity for participation (voice); dignity, respect, and consistent treatment; use of accurate information and neutrality; explanation, accountability for decisions, and existence of appeal mechanisms; and a shared moral and ethical basis.

Procedural justice has received considerable attention in social psychological research, revealing how it is important in allocation processes, as it conveys legitimacy to authorities, institutions and rules, and improves satisfaction and deference to decisions, even when they lead to unfavourable outcomes (Leventhal, 1980; Lind and Tyler, 1988; Mikula, 2001). In fact, perceived fairness, along with perceived effectiveness and responsiveness,<sup>2</sup> are key performance drivers of trust and confidence in institutions and the governance system, being necessary elements to expand viable policy options, to cooperation, and compliance (United Nations Development Programme [UNDP], 2021). However, perceptions of the fairness of processes are more influential for legitimacy than outcomes (Tyler, 2007).

Research has also shown that justice concerns are activated only under certain conditions, namely when the availability of resources is at stake (Leventhal, 1980). Moreover, for an event to be perceived as unjust, it is not only necessary that an entitlement is perceived to have been violated, but also that this violation results of an action (or omission) by an agent without a reasonable justification (Mikula and Wenzel, 2000). A way to identify if justice concerns have been activated is to analyse emotional responses. When a standard of fairness or justice has been violated, it triggers emotional reactions, such as moral outrage, directed either toward those who are blamed for the existence of the perceived injustice, or toward those who are held responsible for (re)establishing justice (Montada and Schneider, 1989).

Processes of housing financialisation and their negative consequences have fostered a series of studies on housing justice (Halliday and Meyer, 2024), focusing on aspects such as displacement and housing insecurity (Slater, 2021; Pitkin, Elder and DeRuiter-Williams, 2022), racial and ethnic discrimination (Pitkin et al., 2022), or affordable housing (Dawkins, 2021; Schwartz and McClure, 2023). They have also fuelled the mobilisation of housing justice movements across the world – New York, United States (Robbins, 2022), London, United Kingdom (Watt and Minton, 2016), Dublin, Ireland (Lima, 2021), Spain (Martínez and Gil, 2022), Portugal (Saaristo and Silva, 2023) – highlighting how the understandings of contemporary housing systems can be enhanced with the theoretical and methodological contributions of struggles for housing justice (Gustafsson et al., 2024).

Changing current modes of distribution also requires addressing *transitional* justice, i. e. to acknowledge the claims of the beneficiaries of the present situation, in a domain where rights are not easily changeable, instead, they

2 Giving voice to citizens, accountability to legitimate grievances, respect for citizens' dignity, etc.

are contested and often heavily burdened with historical baggage (Unruh and Abdul-Jalil, 2021).

Recently, Jacobus (2022) has underscored the relevance of using the *restorative* justice framework to address large-scale societal harms in housing that have a political and historical background (e.g., redlining and racial and ethnic discrimination in the United States) considering that “for people whose families and communities were directly harmed by this historical process [...] People carry with them a legacy of trauma that bears a striking similarity to the experience of victims of other violent crimes” (Jacobus, 2022). This approach can contribute to solving problems since restorative justice focuses on repairing relationships between those who have done, allowed, or benefited from wrongs and those harmed, deprived, or insulted by them (Walker, 2006).

### HOUSING PROVISION IN PORTO, PORTUGAL

Inequalities in access to housing in Portugal are not new. Housing conditions have been closely linked with employment and income and with the natural and built environment of the territory in which housing is located (e.g., Alves, 2016; Barata-Salgueiro, 1992; Teixeira, 1992). Housing issues became more prominent in the late 19<sup>th</sup> century, as industrialisation led to massive migration from rural to urban areas, with the two main Portuguese cities, Lisbon and Porto, experiencing exponential population growth. The least affluent classes were particularly impacted, as housing shortages combined with real estate speculation led to increased housing costs without improvements in housing conditions (Teixeira, 1992; Tiago, 2010). To tackle housing shortages at the time, a specific type of accommodation was constructed that became characteristic of Porto: the islands. These constructions consisted of rows of small single-storey houses, generally with floor areas not exceeding 16 m<sup>2</sup>, built in the backyards of bourgeois dwellings. This small and rudimentary housing resulted from the lack of resources and financial capital of both the private builders (lower middle-class traders) and prospective residents (industrial workers, clerks, police officers, firefighters, etc.) (Ramos, Gonçalves and Dias Silva, 2018; Teixeira, 1992).

At the beginning of the 20<sup>th</sup> century, the precarious housing conditions of the most disadvantaged classes assumed greater political urgency as a result of economic, political, and social difficulties combined with the devastating consequences of several epidemics (Tiago, 2010). Although housing became a political issue, initiatives by the State and the Municipality to build accommodation for the less affluent classes had limited impact on the housing crisis, as the number of constructed dwellings was small and affordable only to

the middle classes (Agarez, 2018; Ramos et al., 2018; Teixeira, 1992; Tiago, 2010). Attempts to regulate housing construction and to provide incentives to stimulate private construction of more salubrious and affordable housing had limited effects, and the islands continued to be the main form of housing for the lower classes in Porto; in 1929 there were 1,301 islands and 14,676 residences (cf. Matos, 1994; Teixeira, 1992). This type of housing still persists today; according to the municipality (Domus Social, 2019), in 2019 there were still about 1,000 islands in need of rehabilitation.

The continued increase in the urban population made the housing question a persistently pressing issue. In the period between 1956 and 1974, the State and the Municipality promoted the construction of several neighbourhoods of multifamily buildings.<sup>3</sup> However, as the buildings were of poor construction quality and were located on the periphery with weak connections to the city (Matos, 1994; Ramos et al., 2018), they led to the same processes of social exclusion and marginalisation identified in social housing neighbourhoods in other countries (e. g. Hastings, 2004).

The democratic revolution in Portugal of April 1974 brought with it a paradigm shift in housing. In contrast to the strategy of the previous period, in which housing development was decided at the government level, the housing programmes established in the revolutionary period involved consultation with prospective residents at the point of project design. However, these initiatives, shaped by the rights to housing and to the city, were few in number and short-lived (Agarez, 2018; Ramos et al., 2018).

The Special Rehousing Programme (Programa Especial de Realojamento – PER, Decree-Law no. 163/93, May 7), developed in the 1990s with the aim of eliminating the slum areas in the two metropolitan areas of the country, was the last major investment in the construction of public housing.<sup>4</sup> The programme was implemented through agreements between local municipalities and national institutions, following the decentralisation process initiated in the post-revolutionary period.

At the end of the 20<sup>th</sup> century, public policies aimed at solving the housing question gradually shifted from the promotion of affordable (controlled-cost)

3 Corresponding to about 77% of the 88,214 dwellings promoted with public resources between 1910 and 1974 (Lameira, Rocha and Ramos, 2022).

4 In the sequence of the COVID-19 pandemic, the Portuguese government has dedicated a large part of the budget of the Portuguese Post-Pandemic Recovery and Resilience Programme within the European Council Next Generation European Union financing plan, to respond to the housing needs of at least 26,000 families. The implementation of the programme, presented in April 2021, must be concluded until the end of 2026 and constitutes the largest investment on housing since PER, that has built about 49,000 residential units.

housing and State-administered rental accommodation, towards the creation and strategic support of schemes for individual house purchasing in the private sector, notably with the creation of subsidized credit for homeownership in 1976 (Agarez, 2018; Santos, Rodrigues and Teles, 2018). This shift was interconnected with the transformations that occurred in the financial system in the wake of the European integration: from a repressed and State controlled regime to a fully liberalised and internationally integrated one (Rodrigues et al., 2016). By 1991, homeownership already represented 65% of principal residence (49% in 1970); however only 22% of homeowners had mortgage credit (14% in 1981). The liberalisation of the financial system in the context of European integration, together with favourable macroeconomic conditions for mortgage financing, led to an exponential increase in mortgage credit in the 1990s, with the number of mortgage loan contracts more than quadrupling between 1992 and 1998 (Neves, 2000). As such, the majority (73%) of public expenditure from the government budget on housing between 1987 and 2011 was allocated to subsidies for housing loans and tax incentives for home purchase, while only 14% was dedicated to the resettlement of residents of slums and shantytowns (e.g., PER) and 2% to the direct promotion of housing (Instituto da Habitação e Reabilitação Urbana [IHRU], 2015).

These political measures contributed to a transformation of the Portuguese economy and society towards its financialisation (Santos et al., 2018). The public incentives for homeownership through bank loans also stimulated housing construction and the expansion of large suburban areas around the main Portuguese cities, in line with the processes of internal migration and population concentration.<sup>5</sup> A combination of factors – such as absence or permissiveness of territorial planning, the relocation of industries and commerce, competition between municipalities, dynamics of housing demand and supply, development of highways and railways – contributed to this suburban expansion (Barata-Salgueiro, 1997). As a consequence, between 1981 and 2001, the population of the city of Porto declined by about 20%, as a result of migration to newly constructed neighbourhoods on the periphery.<sup>6</sup>

At the beginning of the 21<sup>st</sup> century, the main concern of the State and Municipal authorities, faced with a degraded housing stock, was the need for requalification (i.e., rehabilitation, revitalisation, and enhanced integration into urban space). State-led requalification was directed toward the suburban

5 In 2011 the two metropolitan areas accounted for nearly 46% of the total population (INE, 2014).

6 Migration was mainly to the municipalities of Matosinhos, Maia, Valongo, Gondomar, and Vila Nova de Gaia (INE, 2014).

and outer regions so as to reduce the stigmatisation of social housing residents and promote social inclusion (Agarez, 2018). Financial and fiscal incentives were introduced to make private investment in rehabilitation for renting in the centres of large cities more attractive (Branco and Alves, 2020).

In the aftermath of the GFC, a new phase of housing financialisation in Portugal was driven by several public policies (e. g., deregulation of the rental market; Golden Visa; tax incentives for non-habitual residents) that mobilized national and international investors, foreign buyers, and real estate funds (Santos, 2019, 2024). This new phase, together with associated changes in the use of residential buildings (e. g., Airbnb) and in the type and mix of businesses (e. g., Barata-Salgueiro, 2021; Mendes, 2016), resulted in considerable changes in the old city centres, towards their touristification and gentrification. These processes involved dramatic increases in housing prices (e. g., Delmendo, 2022), non-renewal of rental contracts, forced evictions, social exclusion, and discriminatory housing practices, with significant negative psychosocial impacts (e. g., Ribeiro et al., 2022; Cocola-Gant and Gago, 2021; Mendes and Carmo, 2016; Pavoni and Tulumello, 2020; Ramos et al., 2018).

The City Council Executive of the Porto municipality, through the public enterprise *Domus Social*, is responsible for the allocation and administration of the public social housing stock, which corresponds to about 13% of the housing units in the city (Domus Social, 2019). Although this proportion is much higher than the 2% at the national level (Instituto Nacional de Estatística [INE], 2013), it is insufficient to meet the housing needs of the population,<sup>7</sup> especially in a context of decades of underinvestment in the construction of public and affordable housing combined with sharp rises of prices in the housing market.

## PRESENT STUDY

This article aims to cross-fertilise justice research and housing studies by exploring the mobilisation of justice concerns and principles in interventions involving housing issues that are directed at local political institutions. The study is part of a broader research project that examined the psychosocial and political impacts of housing financialisation in Portugal (Ribeiro, 2023;

7 Between 2018 and the first semester of 2023 *Domus Social* had attributed more than 1900 social houses, but there were still 993 requests awaiting allocation (Domus Social, 2023). In 2023 were submitted 1242 requests, a number relatively low for a city of more than 230,000 inhabitants, which is due to the fact that applicants to social housing must reside in the city for more than four years and present proof of housing inadequacy and severe economic need.

Ribeiro et al., 2025). The city of Porto was taken as an exploratory case study, given data accessibility and the rapid and profound changes that are occurring in the city. Namely those that, in the words of Carvalho et al. (2019), have led to the substitution of permanent residents by a “transnational” and “floating” population impacting the city’s diversity, sense of place, and identity. The magnitude of these changes has the potential to trigger justice assessments and alter residents’ relations with the local political institutions and politicians, who were elected on the premise of being accountable to their constituents’ interests and needs.

The period between 2012 and 2019 comprises the socioeconomic effects of the GFC and the housing crisis resulting from the second phase of the financialisation of housing in Portugal, as well as important legislative changes with a direct or indirect impact on housing in the city of Porto, namely: various legal instruments favouring the urban rehabilitation of the historic centre (Law no. 32/2012, August 14; Decree Law no. 53/2014, April 8); application of the residence permits for investment activities, commonly known as *Golden Visas* (Order no. 11820-A/2012, September 4); the liberalisation of the rental market imposed by the financial assistance during the GFC (Law no. 31/2012, August 14) which led to an increase in non-renewal of lease contracts,<sup>8</sup> and changes to the framework of local lodging accommodation (Decree Law no. 128/2014, August 29) that have contributed to an exponential increase in the number of new licences in the city.<sup>9</sup> The following sections describe the method and results of the study.

## METHOD

### DATA

In all public meetings of Porto’s local political institutions – City Council Executive public meetings and Municipal Assemblies – there is a space for residents to publicly intervene and verbally address local politicians with complaints, suggestions, and so on. These public meetings are transcribed into minutes that are made available for consultation in the City Council Electronic Bulletin.<sup>10</sup> This documental study focused on the analysis of the interventions

8 In the city of Porto, the requests for termination of the rental contract due to landlord opposition to renewal increased from 8% in 2017 to 25.5% in 2019 (Santos et al., 2022).

9 A search conducted in October 2024 in the National Register of Local Accommodation (Registo Nacional de Alojamento Local (RNAL) website evidences a growing number of local accommodation registries from 2012 until 2019 (2012: 33; 2013: 102; 2014: 175; 2015: 447; 2016: 733; 2017: 1564; 2018: 1700, 2019: 1209).

10 <https://bme.cm-porto.pt/apex/?p=101:2:::NO:RP,2,5,10,15,40>.

transcribed in the minutes of the City Council Executive public meetings and Municipal Assemblies between 2012 and 2019.

In the period in analysis, 269 public meetings were held of which 52.4% were City Council Executive meetings, 18.6% Ordinary Municipal Assemblies, and 29.0% Extraordinary Municipal Assemblies. In these meetings there were 950 interventions from the public in attendance of which 73.6% in City Council Executive meetings and 26.4% in Municipal Assemblies. For the purposes of the study, we built a database containing the date and type of the public meeting, the content of each transcribed intervention, and the response from politicians (whenever recorded in the minutes). The names of the residents and political representatives were removed. For consistency of the textual data, any spelling errors detected in the texts were corrected, and expressions relevant to the theoretical analysis (e.g. human rights) were identified and concatenated.

#### DATA ANALYSIS

To analyse the collected data a combination of qualitative and quantitative methods was applied. First, a thematic analysis (Braun and Clarke, 2006) was performed on the content of the interventions to identify those that concerned housing issues versus other issues (e.g., commercial licenses, municipal services, public gardens, sports activities, parking and traffic, public transports) and to calculate the relative importance of the former in the dataset. The text of the housing-related interventions constituted the *corpus* for the textual analysis using the software IRAMUTEQ (Ratinaud, 2009).

The software IRAMUTEQ uses the method of textual analysis developed by Reinert (1990). The procedure implemented in the software involves an initial lemmatisation of the words (i.e., reduction to their roots, in context) forming terms. Only terms with a minimum frequency of three occurrences were considered for subsequent analysis. The text containing these terms is then subdivided into text segments, typically corresponding to the scope of sentences. A segment-term matrix (i.e., a binary matrix representing the presence or absence of each term within each segment) is then constructed and subjected to a downward hierarchical classification using the chi-square distance. This analysis reveals the formal structure of the co-occurrence of terms in a given corpus by extracting different classes (i.e. clusters) of terms that co-occur, and that are most dissimilar from other classes of co-occurring terms. Such classes represent different dimensions or “lexical worlds” (Reinert, 1993) that capture the main subject present in a given corpus (Smyrnaio and Ratinaud, 2017). Finally, the content of each class was analysed and interpreted in the light of justice theories and principles.

To ensure that no linguistic biases were introduced, the analysis was performed in Portuguese, the original language of the documents, using the Portuguese language dictionary incorporated into the software. For illustration, the texts for classes discussed in this article were translated into English.

## RESULTS AND DISCUSSION

### IMPORTANCE OF HOUSING ISSUES

In the 950 registered interventions from the public in attendance between 2012 and 2019, the results of the thematic analysis showed that housing issues constituted about half ( $n = 478$ , 50.3%) of the interventions (see Figure 1), 80.1% in City Council Executive meetings and 19.9% in Municipal Assemblies.

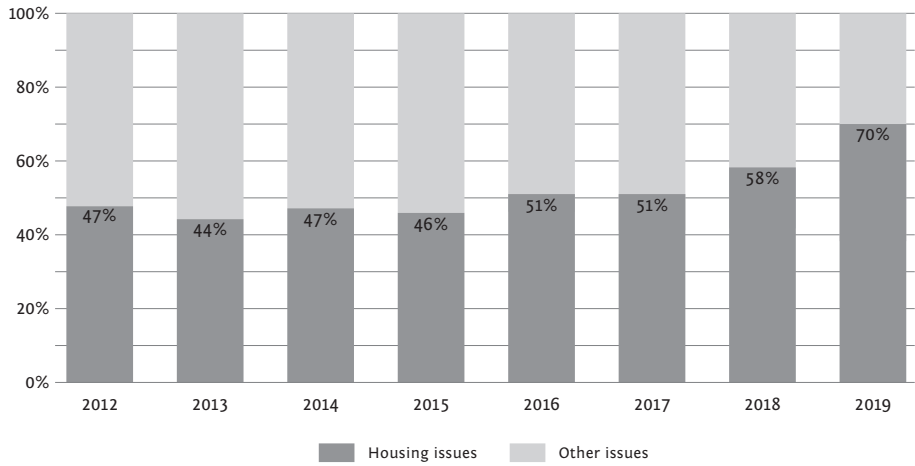
The high percentage of housing-related interventions reveals the significance of housing in the relationship between citizens and local political institutions. The growth trajectory in the last years suggests an aggravation of housing problems in the city. The aggravation may be a result of the abrupt increase in housing prices, of more than 15% in consecutive years (INE, 2018, 2019), but also due to the sharp rise in termination of rental contracts by landlord's opposition to renewal (Santos et al., 2022) and the exponential growth in the number of local lodging units: from fewer than 1500 new registrations between 2012 and 2016 to more than 4000 between 2017 and 2019 (RNAL, 2024).

### CONCERNS AND PRINCIPLES OF JUSTICE

The textual corpus contained the 478 transcriptions of interventions concerning housing issues. The IRAMUTEQ software divided these into 2167 text segments containing 6207 lemmatized terms. Based on the dissimilarity of their contents, the analysis classified 77.1% of the text segments into seven classes, divided into two main branches. The relationship between the classes is illustrated in the dendrogram in Figure 2.

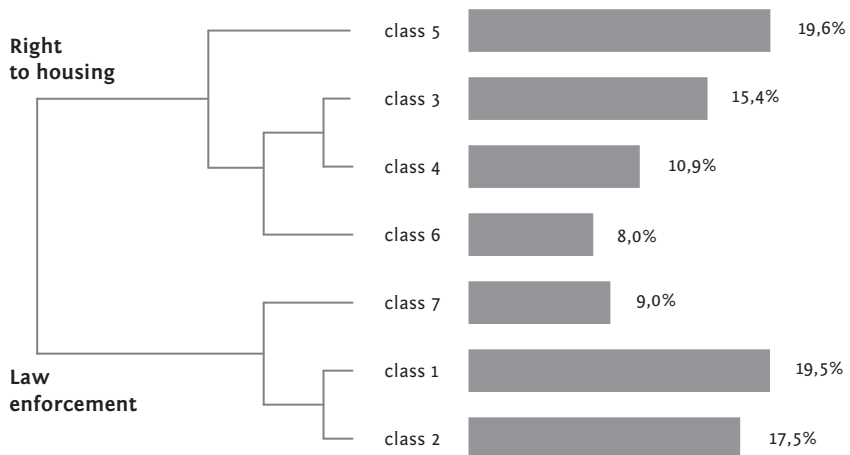
One branch of the dendrogram contains the majority of the text segments (53.9%) and comprises four Classes (classes 3, 4, 5, and 6); and may be broadly characterized as representing complaints referring to the right to housing, and relating to distributive and procedural justice concerns. The second branch contains three classes (classes 1, 2, and 7) and represents interventions referring mostly to concerns with law enforcement on housing. In the following, we describe in detail, by branch, each of the classes, sorted by their relative proportion of the (segments within the) corpus. Each class is characterized by an ensemble of terms that are more representative of that class, expressed by the value of the chi square statistic: the larger the value, the stronger the association.

FIGURE 1  
Annual trend in the proportion of interventions from the public that concern housing issues.



Source: the author.

FIGURE 2  
Dendrogram showing the relationship between classes of text segments and their relative proportion.



Source: the author.

## “RIGHT TO HOUSING”

*Class 5: Need for (social) housing / (in)effective access to housing (19.6%).* Class 5, one of the two biggest classes, represents issues mainly concerning “social housing” ( $\chi^2 = 502.9$ ), and also includes terms such as “request” ( $\chi^2 = 221.1$ ), “reside”, “house” ( $\chi^2 > 100.0$ ), “live”, “street” ( $\chi^2 > 90.0$ ). It relates to interventions that illustrate that applications for social housing are motivated mainly by the distributive justice principle of need. Residents report living in degraded housing that is not fit for habitation, and not being able to rent or buy a house with better conditions due to their lack of material resources. The reports also highlight that even when a resident’s need for a social housing is recognized by *Domus Social*, it does not necessarily result in effective access to adequate housing, as the waiting list for social housing may be several years, in line with the conclusions of Granger (2019) stated above.

## Exemplar Text Fragments:

Citizen Y said that she is a widow and lives with five children in a completely degraded house [...]. She said she asked the City Council for a house, that her request was accepted, but she is still waiting for the keys to be handed over to her. [Municipal Assembly, 2014]

Mrs. F noted that her housing application was already accepted in November 2017, but she is still waiting [in 2019]. She added that she is at risk of being evicted. She asked for help. Mr. Councillor said that Mrs. F is in position 241 on the waiting list and will have to continue to wait. He advised the citizen to appeal to the Tenants Association because of the eviction order; to Social Security; and *Porto Solidário*.<sup>11</sup> [City Council Executive, 2019]

*Class 3: Procedural justice in social housing allocation process (15.4%).* Class 3 is organized around the term “list” ( $\chi^2 = 163.0$ ), and also includes “accept”, “expect”, “wait” ( $\chi^2 > 100.0$ ), “assignment”, “type”, “family” ( $\chi^2 > 50.0$ ), “position”, “transference”, “priority” ( $\chi^2 > 30.0$ ). It evidences concerns for procedural justice in the social housing allocation process, namely the lack of information and explanation concerning the frequent and apparently random changes in position on the waiting list. Moreover, the results also suggest that issues of “time”, in relation to the waiting list, may have different justice evaluations e.g. for residents, an alteration of their position that results in more waiting time appears to be perceived as a result of biased, inconsistent and unfair treatment;

11 Is a programme developed by the Porto City Council within the scope of the Municipal Social Emergency Fund that provides housing support grants according to certain resource conditions.

for local politicians this is an inevitable consequence of the prioritisation model of the social housing allocation process (Jonkman, 2021).

Mrs. D said she is on the waiting list for social housing. She stressed that she was in position 150, went to position 200 and is currently in position 175. She asked for further explanation. Mr. Councillor noted that [...] these changes can happen whenever there are transfer situations or prioritisation situations. [City Council Executive, 2019]

Mrs. C said that she lives at Cerco street in a type 2 [two-bedroom house] house and her mother lives in Cerco social neighbourhood in a type 4 [four bedrooms] house. She noted that her mother has 94% disability and needs much care [...]. She realized that her request for a joint housing has been accepted but they are still waiting. [...] Mr. Councillor confirmed that the request was approved and was prioritized [...]. He informed that the request of Mrs. C was accepted on March 1st, and it was considered a priority but that she must wait for her turn. [City Council Executive, 2019]

*Class 4: Actors in social housing allocation processes (10.9%).* Class 4 is structured around the term “Domus Social” ( $\chi^2 = 71.4$ ), the municipal enterprise that manages the social housing stock of Porto. Associated terms include “answer”, “ask”, “give”, “tenant”, “office” ( $\chi^2 > 50.0$ ), and “provider”, “ombudsman”, “[health] delegation”, “new request” ( $\chi^2 > 30.0$ ). These terms relate to the actors involved in the process of allocation of social housing, namely *Domus Social*, but also the *Health Delegation* that attests to housing fitness, the *Social Office of the Parish Council* or even the *Ombudsman*. These results evidence the complexity and bureaucracy of social housing application processes, the time and personal exposure they involve and how emotionally draining they can become given that applications must be renewed every year (until a house is attributed).

Mrs. A said that the house where she lives has no conditions. The City Council, the Health Delegation and her family doctor had already visited her house and confirmed the lack of conditions. [City Council Executive, 2014]

Mrs. Z said: I’m 46 years old, I live with my parents in a tiny T1. We are five people living there. I’m sleeping with my children on a sofa [...]. I’ve already filed the papers with *Domus Social* and, more than once, it was refused [...] I’ve already gone to talk to the ombudsman. [Municipal Assembly, 2018]

*Class 6: Housing financialisation consequences (8%).* Class 6 is the smallest class in Branch 1, and is strongly structured around “rent” ( $\chi^2 = 605.6$ ). It also

comprises the terms “pay” ( $\chi^2 = 372.0$ ), “income” ( $\chi^2 = 209.4$ ), “euro”, “value” ( $\chi^2 > 100.0$ ), “contract”, “debt”, “landlord”, “receipt” ( $\chi^2 > 60.0$ ) and “threaten” ( $\chi^2 > 50.0$ ). It refers to the consequences associated with the second phase of the financialisation of housing in the city of Porto.

In this class, concerns about justice manifest in emotional expressions of moral outrage directed to the local authorities perceived as responsible for not (re)establishing distributive justice, and also for perpetrating procedural injustice. More precisely, it relates to arguments describing injustice in distribution, particularly in reference to the increases in rent in relation to household income. Moreover, references to rental contracts being terminated to make way for local accommodation or hostels, highlight the perception that their right to live in the city is being threatened, highlighting the negatives impacts on place and social identities (Hauge, 2007).

Mrs. M informed that she lives [...] in the parish of Sé. She said that the owners of properties in the parish of Sé are evicting people to rent the houses to tourists or transform them into local lodging accommodation. [Municipal Assembly, 2017]

Mrs. T said: I left my house two years ago, because the rent was increased from 280€ to 350€. I have 3 children [...] I returned to my parents' house. With such bad luck that after a month they received a letter terminating the rental contract [...] I'm at risk of losing my three children, just because I don't have a safe home. [...] If you say you have no houses (to allocate), in Caldeireiros street there are three social housing buildings of the Municipality [empty] waiting for what? [Municipal Assembly, 2018]

Mrs. D affirmed: I was evicted with my family from a home. [...] I earn 540€, I will never be able to make a living in the state the real estate market is in today. We tried to reach the Executive, we tried to ask for help, we tried to do everything and nobody listens to us, nobody wants to know anything about us. [Municipal Assembly, 2018]

Complaints also report concerns about procedural justice. The arguments refer to unjust practices, not only by landlords, often involving harassment, coercion, and *bullying*, but also of the local authorities, who are perceived as not treating residents with proper respect and not being neutral i. e., in taking the side of investors by fostering local lodging accommodation, and by turning a blind eye to violations of the law.

Mrs. Z said: It is really sad to be here at this hour and to see the Executive leaving the room when we are talking about an issue of humanity. [...] because I have been living alone in the building for a year, I have no light on the stairs [...] I have to go up two floors in the

dark in a building where I live alone and this is a kind of sensation known only by those who hear the expression ‘landlord harassment’ without laughing at it. [...] We are not a joke, we are not second-class citizens. [Municipal Assembly, 2018]

Mrs. D. [...] applied to *Porto Solidário*, but they asked for the receipts and her landlord does not want to give them to her. [...] She said that her landlord threatens her with eviction and she is very afraid of what might happen. She noted that in the building where she lives there is a local lodging accommodation. [City Council Executive, 2019]

The responses by local politicians also invoke justice concerns but in these cases they are in relation to national political institutions, namely the lack of voice in Parliament in the delineation of laws, and the lack of financial provision by Government to fulfil with their responsibilities.

Mrs. L said that she lives on Vitória street, which has almost no inhabitants because the buildings are being sold and the residents evicted. [...] The President of the Municipal Assembly said that it was not the Municipality, nor the Executive, who approved the amendment to the Lease Regime<sup>12</sup>, the amendment was approved by the Parliament [...] He explained that houses have appeared for sale at a good price and the Municipality intended to exercise the right of option, but when the Notary arrives, the owner claims that he was mistaken and that the sale price is not what was proposed. He noted that the Municipality has already asked the Parliament to amend the law on the right of option. [City Council Executive, 2018]

Overall, ‘right to housing’ findings show that citizens address local political institutions in relation to their need for proper and affordable housing, being through requests of social housing (as a result of financial difficulties driven by low wages or retirement pensions, unemployment, health or familiar problems), or complaints about inappropriate or deteriorated housing conditions (landlord does not do renovation works, dwelling overcrowded, without elevator, etc.). The interventions of residents, and the answers by the politicians, evidence a gap between the recognition of housing rights based on the need principle and the timely fulfilment of such rights. This is a consequence of the meagre social housing stock in the city which leads to long waiting lists, that can last for several years. This is not a situation specific to the city of Porto

12 In 2012 the Parliament approved the New Urban Lease Regime (Law no. 31/2012, August 14). This law facilitated contract termination and eviction (with a default two-month notice period) to conduct structural works or profound repairs, etc., and has led to a rise in the costs of rents, leading to social protests (Mendes and Carmo, 2016).

but common in large urban cities across the country, as shown in the Ombuds-person reports (e.g., Provedor de Justiça, 2018, 2020).

The divergence, between recognition of rights and effectiveness, may impact citizens' trust, since effectiveness is a driver for trust in institutions. However, findings also suggest that the negative psychosocial impacts are even worse when institutions are perceived as lacking responsiveness, namely when they are perceived as showing disrespect and disregard for citizens' grievances and dignity, in line with Tyler (2007). This is particularly evident when complaints – arising from financialisation processes (e.g., sudden increases in housing rents, landlords' desire to sell for high profits or to transform buildings into local lodging accommodation) or lack of respect and proper treatment by landlords and investors (illegal, unethical and violent practices) – are devaluated by local political institutions. When political representatives are perceived as taking the side of the powerful, of the “perpetrators”, of those responsible for the unfair increase in inequality in the access to housing and to the city, such unfairness, in line with Reutzel (2024), may create conditions that contribute to eroding support for the democratic regime.

#### LAW ENFORCEMENT ON HOUSING

The second branch of the dendrogram contains classes 1, 2 and 7 and refers mainly to concerns with law enforcement on housing.

*Class 1: Social housing conflicts (19.5%)*. Class 1 is the second biggest in proportion of text segments (after Class 5 in Branch 1) and is organized around the terms “public” ( $\chi^2 = 80.0$ ), “city” ( $\chi^2 = 62.9$ ), “police”, “association of residents” ( $\chi^2 > 40.0$ ), “conflict”, “political”, “competence”, “regulation” ( $\chi^2 > 30.0$ ). It refers to complaints concerning problems in the municipal social housing stock.

Results suggest that social housing residents perceive that local political institutions also have a role in the management of conflictual relations between residents, in guaranteeing a safe and peaceful neighbourhood environment, since access to an adequate housing also extends to the surrounding environment. In fact, one of the factors that contributes the most to a negative opinion about social housing has to do with social conflictuality (Pinto and Gonçalves, 2000). Again, this problem is not specific to the city of Porto, being object of complaint to the Ombudsperson (e.g., Provedor de Justiça, 2020). In this intervention, a resident complains about the neighbour's noise, harmful to her sick child.

Mrs. D said that she has lived in social housing for 15 years and that 5 years ago she no longer has peace because of a neighbour, who makes noise day and night. She said that she

even broke the glass in her balcony. She realized that she called the police several times, but the police were not able to witness the noise. She noted that she has a very sick child and that the noise affects her health. [...] Mr. Councillor said that this type of problem is one of the most difficult for the Executive, because it is a neighbourhood problem. [...] The President added that this is a police case [City Council Executive, 2015]

*Class 2: Regulation, inspection and law enforcement (17.5%).* Class 2 is structured around the terms “construction” ( $\chi^2 = 113.0$ ), “proprietary” ( $\chi^2 = 99.8$ ), “illegal” ( $\chi^2 = 78.3$ ), and “inspection”, “demolition”, “licensing” ( $\chi^2 > 40.0$ ). It relates to complaints concerning law enforcement, namely reports of illegal works, problems resulting from neighbours’ constructions, among others. Once again, this class suggests that residents perceive that local political institutions should have a more effective role either in applying and guaranteeing the enforcement of the law.

Mrs. E said that the City Council does not comply with the law. [...] Two years ago, she denounced illegal works by a neighbour. She said that this work is an attack on the health of the building, due to the humidity it causes [...] She said that Mr Councillor of Urbanism said, on January 23, 2018, that the blind was going to be demolished, but the truth is that it is still in place. [...] Mr. Councillor said that [...] in relation to complaints of infiltrations, he explained that this is a matter of a judicial nature, that is, matters relating to condominium relations must be settled in the courts. As for the blind, he noted that [...] has already given an order for demolition, but they have not yet managed to notify the owner. [City Council Executive, 2019].

*Class 7: Urban planning (9%).* Class 7, the second smallest class, is organized around the terms “urbanism” ( $\chi^2 = 155.5$ ) and “clarification” ( $\chi^2 = 102.0$ ), and also includes “architect”, “legal” ( $\chi^2 > 70.0$ ), and “project”, “statutory” ( $\chi^2 > 50.0$ ). The interventions relate to clarifications on the possibilities for building and construction against the Municipal Master Plan that establishes the rules and parameters applicable to the occupation, use and transformation of the land in the municipality, overseen by the Municipal Urban Planning Office.

Mr. G said he lives [...] in a building that is vacant, in very poor condition. He realized that with the first rains, the first landslides began to happen. He said the collapses have done a lot of damage to his home. He said that he requested the presence of the Civil Protection Office [...] that the interior of the building is crumbling and the owner did not allow for work to be done, and never did any work. [...] Mr. Councillor [...] clarified that if the Civil Protection office considers that the house is a danger to residents, that they would be removed from the premises on the same day. [City Council Executive, 2016]

The complaints present in these three classes, and the answers to them, evidence constraints in the enforcement of the law, either in cases that the local institutions are responsible for enforcement (e. g., urbanism) or in domains of civil and criminal law (e. g., conflicts between citizens, property rights, etc.). Constituting problems that occur in municipalities across the country (Provedor de Justiça, 2018, 2020), they highlight weaknesses in policy-making and flaws in policy-implementation that, if not addressed, may ultimately undermine citizens' trust in institutions and compromise policies that require cooperation and compliance (see also Ribeiro, 2024).

## CONCLUSIONS

This article aimed to cross-fertilise justice research and housing studies by examining how perceptions of (in)justice in housing produce psychosocial consequences that impact residents' relationships with local political institutions. It did so by examining the mobilisation of justice concerns and principles in the interventions by residents of Porto, Portugal, between 2012 and 2019, directed at the two main political institutions of the city: the City Council Executive and the Municipal Assembly.

Housing issues constituted about half of citizens' interventions in the examined period and displayed a growing trajectory in the recent years. The growth in interventions about housing issues was concomitant with the increase in the number of local lodging accommodations in the city, non-renewal of rental contracts due to landlords' opposition to renewal, and the sharp rise in housing costs (rents and purchase prices).

The results of textual analysis of these interventions revealed two major dimensions. One dimension relates to demands for regulation and law enforcement in urban planning and social housing, highlighting executive institutions' weaknesses in providing timely responses and guaranteeing the enforcement of the law, with negative effects on institutional trust that may ultimately compromise acceptance and compliance.

The other, and largest, dimension manifests justice concerns about the right to housing and to the city, mobilizing principles of distributive and procedural justice. The interventions of residents, and the answers by the politicians, evidence a gap between the recognition of housing rights based on the principle of need and the timely fulfilment of such rights, i.e. recognition does not translate into a substantive right. Since this gap results mainly from decades of underinvestment in increasing the social housing stock, the findings highlight the negative psychosocial impacts of distributive policies based on prioritarianism to the detriment of sufficientarianism. Moreover, the delay

in the fulfilment of a recognized right (sometimes taking several years), combined with the prioritisation within the group of households eligible for social housing, also raises doubts about the justice of allocation procedures, magnifying the negative impacts on institutional trust.

Interventions are accompanied by feelings of anger and moral outrage, especially when difficulties arise as a consequence of housing financialisation processes. The mobilisation of the principle of need combines with the concerns about the right to housing (being evicted) and to the city (not being able to continue living in Porto), highlighting the negative impacts of housing financialisation also at the level of place and social identities. As these processes of expulsion are sometimes carried out through unethical, illegal or even violent practices (e. g., *bullying*), perceived devaluation of legitimate grievances about unfair procedures and outcomes has important negative psychosocial impacts (e. g., feelings of abandonment, despair, anger, betrayal, moral outrage) with damaging effects on relationships of trust. As elected representatives are perceived as responsible for (re)establishing justice, the inability to meet expectations may ultimately lead to the erosion of support for democracy.

This study does not capture the positive aspects, namely the social value attributed to social housing by the Portuguese society or by its beneficiaries (see, for instance, Ribeiro, 2019), as interventions refer mainly to complaints. The analysed complaints do not represent all of the different housing issues in the city, as problems can also be addressed and resolved in private meetings or interactions with specialized offices. However, the content of the interventions allows to capture the pressing themes at a given moment since this is a strategy used by social movements to pressure and confront “the political power with its own action” (Saaristo and Silva, 2023, p. 13). Further studies, conducted in different cities and over extended time frames, using content analysis of the interventions and systematisation of interventions by subject, year, and type of forum, are needed to deepen understanding and extract generalizable conclusions for policymaking.

Despite limitations, the magnitude and content of the residents’ interventions in political meetings found in this study suggest that citizens recognise that local political institutions have an important role in guaranteeing housing rights and in ensuring fair housing practices. The effectiveness of public policies must take into account the differentiated impacts at the local level and to adequately provide the financial, legal and human resources. In a time marked by conflicting interests and needs and growing inequalities, the role of local political institutions in ensuring fair processes and outcomes, in balancing the contending interests in the city, and promoting constructive dialogue, is fundamental not only to foster trust in and legitimacy of institutions but also to strengthen the support for democracy.

## ACKNOWLEDGEMENTS

This work is financed by national funds through the FCT – Foundation for Science and Technology, I. P., under the project “EXPL/PSI-GER/0269/2021” and the Scientific Employment Support Programme (DL57/2016/CP1341/CT0030).

## REFERENCES

- AALBERS, M. B. (2016), *The Financialisation of Housing: A Political Economy Approach*. London, Routledge.
- AGAREZ, R. C. (2018), “Cem anos de políticas públicas para a habitação em Portugal: notas para uma história em construção”. In R. C. Agarez (org.), *Habitação: Cem Anos de Políticas Públicas em Portugal, 1918-2018*, Lisboa, Instituto da Habitação e Reabilitação Urbana, pp. 11-39.
- ALVES, S. (2016), “Spaces of inequality: it’s not differentiation, it is inequality! A socio-spatial analysis of the city of Porto”. *Portuguese Journal of Social Science*, 15 (3), pp. 409-431.
- BARATA-SALGUEIRO, T. (1992), *A Cidade em Portugal. Uma Geografia Urbana*. Lisboa, Afrontamento.
- BARATA-SALGUEIRO, T. (1997), “Lisboa, metrópole policêntrica e fragmentada”. *Finisterra*, 32 (63), pp. 179-190. <https://doi.org/10.18055/Finis1784>.
- BARATA-SALGUEIRO, T. (2021), “Shops with a history and public policy”. *The International Review of Retail Distribution and Consumer Research*, 31 (4), pp. 393-410.
- BRANCO, R., ALVES, S. (2020), “Urban rehabilitation, governance, and housing affordability lessons from Portugal”. *Urban Research & Practice*, 13 (2), 157-179. <https://doi.org/10.1080/17535069.2018.1510540>.
- BRAUN, V., CLARKE, V. (2006), “Using thematic analysis in psychology”. *Qualitative Research in Psychology*, 3 (2), pp. 77-101.
- CARVALHO, L., CHAMUSCA, P., FERNANDES, J., PINTO, G. (2019), “Gentrification in Porto: floating city users and internationally-driven urban change”. *Urban Geography*, 40 (4), 565-572. <https://doi.org/10.1080/02723638.2019.1585139>.
- CASAL, P. (2007). “Why sufficiency is not enough”. *Ethics*, 117, 296-326.
- COCOLA-GANT, A., GAGO, A. (2021), “Airbnb, buy-to-let investment and tourism-driven displacement. A case study in Lisbon”. *Environment and Planning A: Economy and Space*, 53 (7), pp. 1671-1688.
- DAWKINS, C. (2021), “Realizing housing justice through comprehensive housing policy reform”. *International Journal of Urban Sciences*, 25 (1), pp. 266-281, DOI: 10.1080/12265934.2020.1772099
- DELMENDO, L. C. (2022), *Portugal’s House Price Rises Moderating. Global Property Guide*. <https://www.globalpropertyguide.com/Europe/Portugal/Price-History>.
- DEWILDE, C. L. (2018), “Explaining the declined affordability of housing for low-income private renters across Western-Europe”, *Urban Studies*, 55 (12), 2618-2639. <https://doi.org/10.1177/0042098017729077>.

- DOMUS SOCIAL (2019), “Porto ao nível da Finlândia na oferta de habitação social e muito acima da média nacional de 2%”. Disponível em <https://www.domussocial.pt/noticias/porto-ao-nivel-da-finlandia-na-oferta-de-habitacao-social-e-muito-acima-da-media-nacional-de-2>.
- DOMUS SOCIAL (2023), “*Pedidos de habitação em 2023*”. Disponível em <https://www.domussocial.pt/pedidos-de-habitacao/estatisticas-pedidos-de-habitacao-2023>.
- FRANKFURT, H. (1987), “Equality as a moral ideal”. *Ethics*, 98, 21-43.
- FRASER, N. (2009), *Scales of Justice: Reimagining Political Space in a Globalizing World*. New York, Columbia University Press.
- GOSEPATH, S. (2021), “Equality”. In E. N. Zalta (ed.), *The Stanford Encyclopedia of Philosophy (Summer 2021 Edition)*. Disponível em <https://plato.stanford.edu/archives/sum2021/entries/equality/>.
- GRANGER, M.-P. (2019), “Coming ‘home’: the right to housing, between redistributive and recognitive justice”. *WP 3, ETHOS project*. Disponível em <https://ec.europa.eu/research/participants/documents/downloadPublic?documentIds=080166e5c3846785&appId=PPGMS>.
- GRANGER, M.-P., SALAT, O. (2020), “Framing justice claims as legal rights: how law (mis) handles injustices”. In T. Knijn, D. Lepianka (eds.), *Justice and Vulnerability in Europe: An Interdisciplinary Approach*, Edward Elgar: Cheltenham, pp. 90-107. DOI: 10.4337/9781839108488.00013.
- GUSTAFSSON, J., LISTERBORN, C., MOLINA, I. (2024), “Struggling for housing justice – New theoretical and methodological approaches. *Housing, Theory and Society*, pp. 1-10. <https://doi.org/10.1080/14036096.2024.2359113>.
- HALLIDAY, D., MEYER, M. (2024), “Justice and housing”. *Psychology Compass*, 19(3), e12966. <https://doi.org/10.1111/phc3.12966>.
- HARVEY, D. (1973), *Social Justice and the City*, Oxford, Blackwell.
- HASTINGS, A. (2004), “Stigma and social housing estates: beyond pathological explanations”. *Journal of Housing and the Built Environment*, 19, pp. 233-254.
- HAUGE, Å.L. (2007), “Identity and place: a critical comparison of three identity theories”. *Architectural Science Review*, 50 (1), pp. 44-51. <https://doi.org/10.3763/asre.2007.5007>.
- INSTITUTO DA HABITAÇÃO E REABILITAÇÃO URBANA [IHRU] (2015), *1987-2011: 25 Anos de Esforço do Orçamento do Estado com a Habitação*. Disponível em <https://www.portaldahabitacao.pt/documents/20126/58203/Esforco-do-Estado-em-Habitacao.pdf/732f4eae-210a-8dfo-045b-e62d9c663d78?t=1549877472657>.
- INSTITUTO NACIONAL DE ESTATÍSTICA [INE] (2013), *Retrato Territorial de Portugal 2011*. Lisboa, INE.
- INSTITUTO NACIONAL DE ESTATÍSTICA [INE] (2018), As cidades de Lisboa e do Porto registaram um crescimento de 18% dos preços da habitação face ao período homólogo – 4.º Trimestre de 2017. [https://cse.ine.pt/xportal/xmain?xpid=INE&xpgid=ine\\_destaques&DESTAQUESdest\\_boui=315218748&DESTAQUESmodo=2](https://cse.ine.pt/xportal/xmain?xpid=INE&xpgid=ine_destaques&DESTAQUESdest_boui=315218748&DESTAQUESmodo=2).
- INSTITUTO NACIONAL DE ESTATÍSTICA [INE] (2019), Entre os municípios mais populosos, Braga, Setúbal, Matosinhos e Porto registaram os maiores aumentos das rendas correspondentes a novos contratos – 1.º Semestre de 2019. [https://www.ine.pt/xportal/xmain?xpid=INE&xpgid=ine\\_destaques&DESTAQUESdest\\_boui=354435109&DESTAQUESstema=55534&DESTAQUESmodo=2](https://www.ine.pt/xportal/xmain?xpid=INE&xpgid=ine_destaques&DESTAQUESdest_boui=354435109&DESTAQUESstema=55534&DESTAQUESmodo=2).

- JACOBUS, R. (2022), “Restorative housing policy: can we heal the wounds of redlining and urban renewal?”, *Shelterforce*. Disponível em <https://shelterforce.org/2022/05/31/restorative-housing-policy-can-we-heal-the-wounds-of-redlining-and-urban-renewal/>.
- JOHNSTON, D. (2011), *A Brief History of Justice*. Chichester, West Sussex: Wiley-Blackwell.
- JONKMAN, A. (2021), “Patterns of distributive justice: social housing and the search for market dynamism in Amsterdam”. *Housing Studies*, 36 (7), 994-1025.
- LAMEIRA, G., ROCHA, L., RAMOS, R. J. G. (2022), “Affordable futures past: rethinking contemporary housing production in Portugal while revisiting former logics”. *Urban Planning*, 7 (1), 223-240. DOI: <https://doi.org/10.17645/up.v7i1.4770>.
- LAMONT, J., FAVOR, C. (2017), “Distributive justice”. In E. N. Zalta (ed.), *The Stanford Encyclopedia of Philosophy*. <https://plato.stanford.edu/archives/win2017/entries/justice-distributive>.
- LEFEBVRE, H. (1970), *La révolution urbaine*. Paris: Gallimard.
- LEVENTHAL, G. S. (1980), “What should be done with equity theory? New approaches to the study of fairness in social relationships”. In K. J. Gergen, M. S. Greeberg, R. H. Willis (eds.), *Social Exchange. Advances in Theory and Research*, New York, USA: Plenum Press, pp. 27-55.
- LIMA, V. (2021), “From housing crisis to housing justice: Towards a radical right to a home”. *Urban Studies*, 58 (16), 3282-3298. <https://doi.org/10.1177/00420980211995128>.
- LIND, E. A., TYLER, T. R. (1988), *The Social Psychology of Procedural Justice*. New York, Plenum Press.
- MARTÍNEZ, M. A., GIL, J. (2022), “Grassroots struggles challenging housing financialisation in Spain”. *Housing Studies*, DOI: 10.1080/02673037.2022.2036328.
- MATOS, F. L. (1994), “Os bairros sociais no espaço urbano do Porto: 1901-1956”. *Análise Social*, XXIX (127), 677-695.
- MAYS, J. (2021), “Reframing a new politics of distributive justice and housing equity in Australia: how lessons from postwar and neoliberal eras provide opportunities for a reinvigorated political commitment to universal, socially just alternatives”. *Social Alternatives*, 40 (4), 40-47.
- MENDES, L. (2016), “What can be done to resist or mitigate tourism gentrification in Lisbon? Some policy findings & recommendations”. In M. Glaudemans, I. Marko (eds), *City Making & Tourism Gentrification*, Tilburg, Stadslab, pp. 34-41.
- MENDES, L., CARMO, A. (2016), “State-led gentrification in an era of neoliberal urbanism: examining the new urban lease regime in Portugal”. *Proceedings of the International Conference Contested Cities “From contested cities to global urban justice – critical dialogues”*, article no. 4-011.
- MIKULA, G. (2001), «Justice: social psychological perspectives». In N. J. Smelser, P. B. Baltes (eds.), *International Encyclopedia of the Social and Behavioural Sciences*, Oxford, Elsevier, pp. 8063-8067.
- MIKULA, G., WENZEL, M. (2000), “Justice and social conflict”. *International Journal of Psychology*, 35 (2), 126-135.
- MILLER, D. (2021), “Justice”. In E. N. Zalta (ed.), *The Stanford Encyclopedia of Philosophy*. <https://plato.stanford.edu/archives/fall2021/entries/justice/>.
- MONTADA, L., SCHNEIDER, A. (1989), “Justice and emotional reactions to the disadvantaged”, *Social Justice Research*, 3 (4), pp. 313-344.

- NEVES, V. (2000), “Crédito à habitação: será o endividamento dos portugueses excessivo?”. *Notas Económicas*, 14, 85-112.
- PAVONI, A., TULUMELLO, S. (2020), “What is urban violence?”. *Progress in Human Geography*, 44 (1), pp. 49-76.
- PIKETTY, T. (2014), *Capital in the Twenty-first Century*. Cambridge, MA: The Belknap Press of Harvard University Press.
- PINTO, T. C., GONÇALVES, A. (2000), “Os bairros sociais vistos por si mesmos: imagens, conflitualidades e insegurança”. *Cidades – Comunidades e Territórios*, 1, pp. 101-111.
- PITKIN, B., ELDER, K., DERUITER-WILLIAMS, D. (2022), “Building a housing justice framework”. Disponível em <https://www.urban.org/sites/default/files/2023-02/Building%20a%20Housing%20Justice%20Framework%202nd%20edition.pdf>.
- PROVEDOR DE JUSTIÇA (2018), *Relatório à Assembleia da República – 2017*. Disponível em <https://www.provedor-jus.pt/documentos/relatorio-a-assembleia-da-republica-2017-mecanismo-nacional-de-prevencao/>.
- PROVEDOR DE JUSTIÇA (2020), *Relatório à Assembleia da República – 2019*. <https://www.provedor-jus.pt/documentos/relatorio-a-assembleia-da-republica-2019-provedor-de-justica/>.
- RAMOS, R. J. G., GONÇALVES, E., DIAS SILVA, S. (2018), “Segregation in housing and urban forms: an issue of private and public concern”. *Social Sciences*, 7 (9), 145. DOI: <https://doi.org/10.3390/socsci7090145>.
- RATINAUD, P. (2009), *IRAMUTEQ: Interface de R pour les Analyses Multidimensionnelles de Textes et de Questionnaires* [software]. <http://www.Iramuteq.org>.
- RAWLS, J. (1999), *A Theory of Justice*, Cambridge, Harvard University Press.
- REINERT, M. (1990), «ALCESTE une méthodologie d’analyse des données textuelles et une application: Aurélia de Gerard de Nerval». *Bulletin de méthodologie sociologique*, 26 (1), pp. 24-54.
- REINERT, M. (1993), «Les ‘mondes lexicaux’ et leur ‘logique’ à travers l’analyse statistique d’un corpus de récits de cauchemars». *Langage et Société*, 66, pp. 5-39.
- REUTZEL, F. (2024), “The grass is always greener on the other side: (Unfair) inequality and support for democracy”. *European Journal of Political Economy*, 85, 102600. <https://doi.org/10.1016/j.ejpoleco.2024.102600>.
- RIBEIRO, R. (2019), “A ‘casa’ - Entre o sonho e a realidade”. In A. C. Santos (coord.), *A Nova Questão da Habitação em Portugal: Uma Abordagem de Economia Política*, Coimbra, Actual Editora, pp. 197-232.
- RIBEIRO, R. (coord.) (2023), *Lar (Agri)doce Lar: Representações Sociais da Habitação no Portugal do século XXI e seus Impactos Psicossociais*. Centro de Estudos Sociais. <https://hdl.handle.net/10316/11526>.
- RIBEIRO, R. (2024), “Housing support policies in pandemic times and interrelations with institutional trust: a mixed-methods approach. *New Trends in Qualitative Research*, 20 (4), e1008. <https://doi.org/10.36367/ntqr.20.4.2024.e1008>.
- RIBEIRO, R., POESCHL, G., SANTOS, A. C. (2025), “The different sides of the housing crisis in Portugal: A contribution to building inclusive, fair, and effective solutions”. *Political Psychology*, 46 (6), pp. 1509-1532. <https://doi.org/10.1111/pops.70025>.
- RIBEIRO, R., SANTOS, A. C., POESCHL, G. (2022), “‘Tell me how you live and I’ll tell you who you trust’: exploration of the housing determinants of trust in Portugal”. *Portuguese Journal of Social Science*, 21 (2), pp. 205-237. [https://doi.org/10.1386/pjss\\_00052\\_1](https://doi.org/10.1386/pjss_00052_1).

- ROBBINS, G. (2022), "New York's housing justice movement: facing the COVID eviction cliff edge". *City*, 26 (4), 610-629. DOI: 10.1080/13604813.2022.2079878.
- RODRIGUES, J., SANTOS, A. C., TELES, N. (2016), "Semi-peripheral financialisation: the case of Portugal". *Review of International Political Economy*, 23 (3), 480-510. <https://doi.org/10.1080/09692290.2016.1143381>.
- ROLNIK, R. (2013), "Late neoliberalism: the financialisation of homeownership and housing rights. International". *Journal of Urban and Regional Research*, 37 (3).
- SAARISTO, S.-M., SILVA, R. (2023), "Struggles against financialisation of housing in Lisbon – the case of Habita". *Housing Studies*. DOI: 10.1080/02673037.2023.2190958.
- SANTOS, A. C. (2019), "Habitação em tempos financeiros em Portugal". In A. C. Santos (coord.), *A Nova Questão da Habitação em Portugal: Uma Abordagem de Economia Política*, Coimbra, Actual Editora, pp. 15-52.
- SANTOS, A. C. (2024), "Peripheral housing rentierisation in Southern Europe: reflections from the Portuguese case". *Housing Studies*, pp. 1-26. <https://doi.org/10.1080/02673037.2024.2312168>.
- SANTOS, A. C., RIBEIRO, R. (2022), "Bringing the concept of property as a social function into the housing debate: the case of Portugal". *Housing, Theory and Society*, 39 (4), pp. 464-483.
- SANTOS, A. C., RODRIGUES, J., TELES, N. (2018), "Semi-peripheral financialisation and social reproduction: the case of Portugal". *New Political Economy*, 23 (4), pp. 475-494.
- SANTOS, A. C., TELES, N., FRADE, C., RIBEIRO, R. (2022), "A financeirização na Área Metropolitana de Lisboa: da crise financeira à crise habitacional". In A. Drago (org.), *A Segunda Crise de Lisboa: Uma Metrópole Fragilizada*, Coimbra, Actual Editora, pp. 124-158.
- SCHWARTZ, A., MCCLURE, K. (2023), "The geography of absence: cities, towns, and suburbs with no LIHTC housing". *Housing Policy Debate*, 33 (4), pp. 963-982, DOI: 10.1080/10511482.2023.2171740.
- SLATER, T. (2021), "From displacements to rent control and housing justice". *Urban Geography*, 42 (5), pp. 701-712. DOI: <https://doi.org/10.1080/02723638.2021.1958473>.
- SMYRNAIOS, N., RATINAUD, P. (2017), "The *Charlie Hebdo* attacks on Twitter: a comparative analysis of a political controversy in English and French". *Social Media + Society*, pp. 1-13.
- STEPHENS, M. (2007), "Mortgage market deregulation and its consequences". *Housing Studies*, 22 (2), pp. 201-220. <https://doi.org/10.1080/02673030601132797>.
- TEIXEIRA, M. C. (1992), "As estratégias de habitação em Portugal, 1880-1940", *Análise Social*, xxvii (115), pp. 65-89.
- THIBAUT, J. W., WALKER, L. (1975), *Procedural Justice: A Psychological Analysis*, Hillsdale, MI, Lawrence Erlbaum Associates.
- TIAGO, M. C. (2010), "Bairros sociais da I República: projectos e realizações". *Ler História*, 59, 249-272.
- TYLER, T. R. (ed.) (2007), *Legitimacy and Criminal Justice: International Perspectives*. New York: Russell Sage Foundation.
- UNITED NATIONS DEVELOPMENT PROGRAMME [UNDP] (2021), *Policy Brief: Trust in Public Institutions*. <https://www.undp.org/oslo-governance-centre/publications/policy-brief-trust-public-institutions>.
- UNRUH, J. D., ABDUL-JALIL, M. A. (2021), "Housing, land and property rights in transitional justice". *International Journal of Transitional Justice*, 15 (1), pp. 1-6. <https://doi.org/10.1093/ijtj/ijab004>.

- WATT, P., MINTON, A. (2016), "London's housing crisis and its activism". *City*, 20 (2), pp. 204-221. DOI: 10.1080/13604813.2016.1151707.
- YUNG, B. (2007), "An interplay between western and confucian concepts of justice: Development of Hong Kong housing policy". *Housing, Theory and Society*, 24 (2), pp. 111-132.
- YUNG, B., LEE, F-P. (2012), "Right to housing" in Hong Kong: perspectives from the Hong Kong community". *Housing, Theory and Society*, 29 (4), pp. 401-419.

---

Received on 06-11-2023. Accepted for publication on 11-07-2025.

---

RIBEIRO, R. (2026), "Social (in)justice in the era of financialised housing in Porto, Portugal: complaints by residents and political stakes". *Análise Social*, 258, LXI (1.º), e45848. <https://doi.org/10.31447/45848>.

---

Raquel Ribeiro » [raquelribeiro@ces.uc.pt](mailto:raquelribeiro@ces.uc.pt) » Centro de Estudos Sociais, Universidade de Coimbra » Colégio de S. Jerónimo, Apartado 3087 — 3000-995 Coimbra, Portugal » <https://orcid.org/0000-0003-4113-0664>.

---