And the House Goes to

Ethnic Discrimination in the Greek Rental Market

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Abstract
A field experiment was contacted in order to unbiased test whether female ethnic minorities; Albanians, face housing discrimination by owners when they seek to rent a unit in Greece three years after the national adoption of the European anti-discrimination legislation.
Replicated the commonest process to rent a unit in Greece; telephone contact, we investigated a big sample represented by 122 areas. Rationally classified them in three status groups, according to their average rent levels, we found that discrimination increased monotonically with areas' status.
The estimated probability of Albanians to receive an invitation to investigate a unit was lower by 0.231 in low status areas, followed by 0.324 in medium status areas, and by 0.419 in high status areas than that of Greeks. Adjusted for intra-class correlation the estimated differentials were found to be statistically significant. Similarly, we estimated an insignificant rent penalty against Albanians of 0.010 in low status areas, and significant penalties of 0.015 in medium status areas and of 0.023 in high status areas against Albanians. Consequently, a taste and/or statistical discrimination implied against Albanian seekers.
Interestingly, the study enabled to estimate further that good rental housings are in significant degree unavailable to Albanians restricted their freedom in selecting a place to live. Specifically, Albanian seekers faced significantly less probabilities to investigate newer, busheled and units placed in floor than Greeks. Whilst, Albanians in order to have access to good units they had to pay more than Greeks.
Finally, we estimated that female owners practiced significantly more availability constraints to Albanians than male owners.
The current research contributes to two areas that have attracted scarce research attention in Greece: the experimental investigation of housing discrimination and discrimination by ethnicity. The results of this study have implications for understanding some of the enduring patterns of ethnic discrimination in the housing market.

Key words: Field Experiment, Ethnic Discrimination, Housing Discrimination, Housing Demand
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1. Introduction

During the last few years Europe has become conscious of the existence of ethnic minority groups and the prejudices that they face. All over Europe hundreds of millions of immigrants suffer today from racism, discrimination, xenophobia and exclusion. Ethnic discrimination however, is not confined within a single culture society, social background or race; it is a disease that cuts across the globe (see, UNESCO's report, [2001]).

Year by year European national reports[1] reveal that societal-discrimination is sweeping and contributes to numerous forms of ill-treatments[2], while *Eurobarometer* (2007/263) reveals that ethnic discrimination is considered by the vast majority of Europeans; 0.640 to be widespread, whilst a significant proportions; 0.490 voiced the feeling that ethnic discrimination is now more widespread than it was five years ago.

Across countries a major aspect of the phenomenon is housing discrimination with similar mechanisms of disadvantages and unequal treatments to affect ethnic minorities (Harrison, Law and Phillips [2005]). Several studies reveal that unequal treatments are frequent and persist as a major barrier to decent and affordable units for many immigrants in the European Union, impoverishing social inclusion and integration movements[3]. The most fundamental type of discrimination in housing is the denial of access to information about available housing units which violates a fundamental civil right; the right to choose where to live. Yet the significance of discrimination is even more profound because of the links between housing market outcomes and the other aspects of social and economic life (Yinger [1993]).

The scope of the present study is to unbiased measure ethnic discrimination in the Greek rental market as no discrimination tests and empirical works have been done so far[4]. In this study we focus on one of the earliest steps in the process of finding housing working with owners, and we experimentally examine whether seekers get different treatment depending on their ethnicity. Taken account of the national adoption of the European anti-discrimination legislation, we are interested to examine whether Albanians enjoy a complete freedom in selecting a house to live, as the law made it illegal for house owners and real estate agents to discriminate against ethnic and other minorities. In the current study, we hope to investigate the following questions: What is the means through which ethnic discrimination is perpetrated in the Greek rental market: availability and/or rents? The current research offers a purposive framework of key materials and findings which might be significant in relation to public policy concerns and policy development[5].

[1] See, European Union Agency for Fundamental Rights (2007).
[2] Makkonen (2006), suggests that in Europe over 20 million people experience discrimination on a yearly basis.
[3] See, Goldberg and Sauer (2004); Chignier-Riboulo, Belmessous, Belmessous and Chebbah-Malicet (2004).
[4] For an extensive survey regarding housing in Greece see, Dimitrakopoulos (2003).
[5] Because of the absence of standardized, economy-wide data on access availability and rent offers there is much less evidence on discrimination in these important dimensions of housing market discrimination. What we do know come from

Ethnic discrimination has been a widely acknowledged phenomenon in Europe and the fight against it has been of particular focus to social planners, at least in part to the dramatic growth of racism following the end of Communism and the initiation of immigration (Green Paper [2004]). In country after country, different ethnic groups faced difficult problems of adjustment and were subject of adverse public evaluation. Each wave of unskilled, immigrant newcomers was identified as a major source of crime, improvidence and other forms of socially undesirable conduct. In Greece, in particular, discrimination had not ever been prominent in discussion until the country was more recently turned into a migrant destination as well. In fact, it was not until 1991 that Greece had experienced its very first flows of immigrants which were moreover dominated by Albanians[6].

For Greece the contemporary history [7] has created a fear of Albanians in both a personal security sense and also in the sense of their possible role in the Greek policy (Baldwin-Edwards [2004]). Thereupon, the Greek response of Albanian immigration was biased which predetermined their social integration into Greece. One of the major unresolved problems of the Greek society was the inability of immigrants in general, to function effectively in the mainstream of urban community life. It was not likely that a vast number of natives with biased values would rapidly emerge among people who have long neglected, discriminated against, and accorded fewer incentives and rewards than granted by society to others for achievement.

On the other hand, nonetheless, the Greek labour market, seeking for low-paid labour, allowed immigrants to find jobs in large numbers, regardless of skill levels (OECD [2005]).Those immigrants being frequently under-insured, or illegal, under abusive conditions, and underpaid (Psimmenos and Kassimati [2004]), were further denied housing because of their ethnic background. As it comes to the latter issue, European Monitoring Centre on Racism and Xenophobia (EMCR [2006]), reveals that 0.750 of Albanians have been denied to rent a unit between 2001 and 2006.

Renting a house in Greece mainly involves telephone contact and negotiation with owners. However, this type of contact leaves room for owners to treat seekers differently on the base of race and ethnicity. Obtaining the broad array of information and successfully completing all of the transactions, renting a unit may be harder for immigrants and than for natives. Easily identifiable immigrant characteristics such as heavy accent could increase the chances of discriminatory treatments (Krivo [1995]). Specifically, untrue or/and incomplete information about terms, conditions and availability of units are provided so as to discourage ethnic seekers (EMCR [2006]).

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national observatories and court cases. Discrimination tests are a potentially promising method for extending our understanding of housing discrimination.

[6] By 1998 some 240.000 Albanians had registered for legalization, representing 0.650 of the non-EU alien population resident in Greece whilst the 2001 Census counted 440.000 Albanians again around 0.650 of the non-EU aliens (Baldwin-Edwards [2004]).

[7] See, Veremis (1995); Aligica (2003), Koliopoulos and Veremis (2002); Pentzopoulos (2002).

In the current study in order to test the discrimination hypothesis a field experiment is contacted. A typical housing experiment entails that two testers belonging to different ethnic groups are trained to contact with real estate agents or/and owners in order to rent a unit. Discrimination is then assigned if one group receives systematically less favorable treatments than its counterpair. In the current experiment we rationalize the adoption of the telephone contact, and contact with owners. We argue that accent is an attribute which is detected fairly easily over the phone and effectively can signal ethnicity, whilst contact with owners entails a most unbiased methodology. Interestingly in this study we focus on geography of areas because it stands a crucial factor which influences variation in discriminatory behavior across space (Ondrich, Ross and Yinger [2001]). We suggest that utilized units' locations, there might be some patterns in the estimations which could provide some insights.

The strength of this test is that it applies an experimental design in a real-world setting allowing evaluating whether actual owners discriminate against ethnic minorities in the renting process. Literally field experiments catch economic agents in the act of discrimination (Yinger [1986]). The current experiment features a highly controlled setting with a diverse set of measures, allowing us to generate data that are well suited for evaluating our theoretical mechanism. To be specific, we isolate the taste and/or statistical discrimination hypothesis that are proposed to explain some of the disadvantages Albanians seekers experience in the Greek housing market.

To preview the evidence of experience attests the fact that discrimination in housing is a fundamental evil, underlying and supporting additional evils of discrimination in employment and most of the other aspects of urban life. In the current study, we investigate a big sample represented by 122 areas, and we consequently estimate that housing discrimination against Albanian is widespread identified increasing the costs of search for a unit, creating barriers to housing choice. To the extent that Albanians are believed to be less profitable and reliable, house owners will practice discriminatory attitudes when making evaluations that affects availability and rent offer.

Classified the areas in three status groups according to their average rent levels; we find that discrimination increases monotonically with areas' status. Albanians' invitation to investigate a unit is lower by 0.231 in low status areas, followed by 0.324 in medium status areas, and by 0.419 in high status than that of Greeks. We further estimate an insignificant rent penalty against Albanians of 0.010 in low status areas, followed by significant rent penalties in medium status areas of 0.015, and in high status areas of 0.023. Our results indicate a significantly problem with housing discrimination; Albanian seekers have higher search costs than Greeks. However, they can gain access to information about availability if they are willing and able to put forth the extra effort. Yet the extra cost is higher in medium and in high status areas as well.

Interestingly, the methodology effectively makes it feasible to determine when one or both seekers would call for an investigation in relation to houses' characteristics. The experiment enables to estimate that

good rental housing is in significant degree unavailable to Albanians. Specifically, Albanian seekers face significantly less probabilities to investigate newer, busheled and units placed in floor than Greeks. Whilst, in order Albanians to have access to good units they have to pay more than Greeks. Finally, we estimate that female owners practiced higher availability constraints to Albanians than male owners.

These findings suggest the need to examine more closely the effects of immigrant and local housing market characteristics on housing for Albanian populations in Greece. The current experiment contributes to our understanding of Albanian discrimination in several fields. Crucially, by measuring and understanding the discrimination mechanism stands an important step if the goal is to find ways to reduce the disadvantage Albanians face.

The rest of the paper is organized as follows. In the next section we sketch out antidiscrimination legislation and we briefly review the theoretical explanations of housing discrimination. In the third section we describe our experimental methodology, seekers profile and areas classification. In the fourth section we address the model encapsulating our investigating relationships. In the fifth section we present and evaluate the field results of our experiment regarding housing availability as well as rent offers. In the sixth part we further investigated whether the probability of an Albanian seeker to be discriminated, depending on houses characteristics and on owners sex. The last section concludes.

2. European Legislation and Theoretical Explanations of Housing Discrimination

Ethnicity is a predominant factor in accessibility to housing choice. Following Dymski (2005), housing discrimination occurs whenever a seeker who individually shares common characteristics can complete a transaction only at a higher cost or more stringent terms than other seekers. It also occurs when seekers sharing this characteristic are less likely to succeed in an uncertain transaction, or have less access to resources. The stylized facts suggest that the array of indicators of discriminatory attitudes amongst nationals and immigrants are housing standards, occupancy rates, quality of facilities and concentration in poorer housing areas[8]. Nonetheless, as long as housing discrimination persists, other rights are jeopardized: The right to a wholesome family to privacy, to equal protection of the laws, and to security in one's home and possessions (Grier and Grier [1958]). Yet following Ellwood's (1986) analysis housing market discrimination limits the access to employment, to education, and to other public services, and it undercuts the ability of seekers to accumulate wealth.

However, the right to equal opportunity is an important part of the European Union's approach to immigration, social integration, employment and housing. The inclusion of Article 13 in the European Community Treaty, following the entry into force of the 1997 Amsterdam Treaty, empowered the Union to deal

[8] See, European Monitoring Centre on Racism and Xenophobia (2005) and Fair Housing Partners of Washington State (2005).

with discrimination on a range of grounds, including racial and ethnic origin, religion or belief, age, disability and sexual orientation. That development in turn led in 2000 to the unanimous adoption by the Council of two directives, the Racial Directive and the Employment Equality Directive, both aiming to ensure that everybody living in the European Union can benefit from effective legal protection against discrimination[9]. In the view of the equality all European citizens must have the same opportunity and freedom to live in the type of dwelling and location of their choice of either purchasing or renting a place to live.

As it comes to the reason of housing discrimination[10], condescending the classical statement of the taste hypothesis (Becker [1957]; [1971]), owners' discriminatory treatments are based on the idea that they want to maintain a physical or social distance from certain groups e.g. immigrants, based on malice attitudes. These owners are socialized so as to perceive immigrants as inferior and unreliable. However, the rent of the ethnic seekers would have to rise above the rent of national seekers before the owners would be willing to overcome their dislike and rent the houses to them. Whilst, the size of the ″ethnic penalty″ is directly related to the strength of the owners' distaste.

On the other hand, modern economic theory has emphasized how beliefs and expectations influence economic behaviour, rather than prejudices. Whenever owners follow ethnicity misconceptions and stereotypes to make inference about the expected profitability of renting a unit statistical hypothesis arises (Arrow [1972]; [1973]; Phelps [1972]; Aigner and Clain [1977]). Discrimination results from the profit maximizing response of owners to uncertainty about the quality of individual seekers, whilst the real or subjective distributions favour the group which receives preferences e.g. nationals.

However, any or a combination, of the above explanations can be validated by the experimental approach and the field results that follow. More importantly, those results can significantly contribute to the perception about what might amongst else affect the opportunities of certain ethnic groups to access units and thus uncover well concealed discrimination which is hard to detect by other means. At the same time, the potential of directly collecting discrimination data might further support anti-discrimination policies, since these policies can only be as good as the information on which they are based[11]. The current experiment offers a purposive analysis of key materials and findings which might be significant in relation to public policy concerns and policy development.

[9]In particular, Racial Directive applies to racial or ethnic origin and also includes: Access to the supply of goods and services which are available to the public, including housing.
[10] For an overview see, Galster and Constantine (1991).
[11] See European Handbook on Equality Data (2006).

3. Methodology, Seekers Profile and Areas Classification

3.1 Methodology

Fair housing audits have been used to test for discrimination since decades[12] . Audits have been adopted by social scientists from techniques employed by legal activists, who pioneered their use in the enforcement of fair-housing laws during the late 1960s (see, Riach and Rich [2002]). The methodology involves personal approaches with real estate agents where majority and minority testers are trained to correspond equally to their roles. Discriminatory attitudes are then identified if the minority seeker receives less favorable treatment than do her/his teammates.

Although, these real-life experiments have become common the critics involve major issues. Reasons stand to doubt that audits are a plausible methodology for testing immigrants' rental performance. Generally, in audit tests real estate agents' attitudes are measured however in every day life the vast majority of immigrants are discriminated by owners. Noticeably in some countries e.g. Greece, real estate agencies are not prevalent to natives, let alone immigrants. Utilized real estate offices for testing immigrants' performance in rental market would in a small degree capture the real process and the disadvantages they face.

More importantly, there is concern that in audit tests endogeneity and steering implied which might bias the procedure. Specifically, endogeneity and steering arise because real estate agents' decisions simultaneously determine the location of the units, the number of units shown to a seeker/tester and the characteristics of those units (see, Turner [1992]). Hence, real estate agents' decisions for immigrants might complicate the establishment of discrimination.

On the other hand as well, testers' personal acting might create repulsion and/or dearness coming from their demeanour, motivation, objectively and breeze which have nothing to do with agents' motivations (Heckman [1998]). Whilst, given the low level of factual knowledge about which characteristics owners value and how attributes trade off in profitability content, and given the heterogeneity among owners in marking these assessments, it is not obvious that audit analysts would possess the relevant information required to make the perfect matches (Heckman and Siegelman [1993]).

In the current experiment, having considered the above criticisms we utilized an alternative advanced approach. The methodology of the current test consists of a call to landlords carried out of a random sample of the advertised housing units[13] in the capital of Greece; Athens, using two female trained testers. Mentionable we applied only to those advertisements of no rent reference. We argue that these advertisements would enable us to further record discriminatory attitudes across ethnicities in the ensuing steps of the selection process.

[12] See, Daniels (1968); Bovenkerk, Kilborne, Raveau and Smith (1979); Wienk, Ried, Simonson and Eggers (1979); Galster (1990, 1990); Galster and Constantine (1991); Yinger (1986); (1991); (1993); (1995); (1998); (1998).

[13] In Greece newspaper advertisements provide the most complete source of information about available housing and are the main housing search resources for renting, for both Greeks and Albanians.

Further in order to control that the two seekers/testers were contacted each time the same owner we applied only to those advertisements where owners' mobile telephone number was available. Our scope was strictly to measure only that owner's attitude that was responsible for seekers invitations. If we had not considered the fundamental parameter the two seekers might converse with two owners of the same unit, driving invalid to our scope[14]. By calling the same owner we gained partial control over idiosyncratic differences in evaluations of common bundles of characteristics. Hence, the experiment was structured into two stages. In the first stage we were interested in measuring housing availability and in the second stage in gathering monthly rent offers for the Greek and Albanian seekers.

Following, given the intent of the experiment was to determine the extent of discrimination against the minority we controlled for all factors which might bias the results (Riach and Rich [2002]). We implicitly opted the Albanian seeker always to make the first call. We ensured that the Albanian had the opportunity to make the first shot, in case that an owner might discourage her if the Greek having called first looked like a good prospect and by thus ethnicity had nothing to do with owner' prejudices. In other words, a typical owner might automatically stop the screening process if a national seeker having called first met her/his standards. Crucially, we controlled the cornerstone parameter and we sublimely guaranteed that: *If an Albanian seeker was rejected for investigation but the Greek seeker, having called latter was offered an invitation, then pure ethnic discrimination was implied.*

Further, to eliminate random incidents all contacts realized in morning time and within no longer than half an hour of each other. The latter point ensured elimination of the probability: During the period after the Albanian call but before the Greek call the owner to receive an intermediate one which might bias the Greek's invitation rate. Yet discriminatory treatments against the Greek seeker are generally attributed to random events[15]. Following, Wienk, Clifford, Simonson and Eggers (1979) the share of calls in which a minority is favored provides an estimate of the extent to which random factors are at work. Last but no least, for ethical reasons after the second call any appointment was politely declined. Owners' annoyance was lasting no more than thirty minutes.

In the first stage, an owner's response to a call is recorded as positive when the seeker is invited for an appointment to investigate the house. If both or neither seekers are invited to investigate the unit they are considered to be treated equally, whilst if one seeker is invited a discriminatory attitude is observed. As in turn regards the second stage, an owner's response could comprise of only two outcomes. Either both seekers are offered equal monthly rents, or rent offers significantly vary across ethnic seekers. Consequently, if the

[14] Obviously this is another drawback that arises if a test is based on real estate offices. As these offices employ significant number of staff, it is not certain that in each contact the pair of testers will converse with the same agent.
[15] For an extensive study on *random events* see Fix and Struyk (1992).

Albanian seeker is invited to investigate a unit but she is offered higher monthly rent, then her access to housing is considered to have been treated less favorably too.

3.2 Seekers Profile

In the first stage seekers' *accent*, *characteristic name*, and *ethnicity notification*[16] are the parameters which contribute to the outcome. If an owner is prone to practice discrimination she/he might immediately reject the Albanian seeker in hearing of the distinctive characteristics[17]. As well as, in the second stage, rent offers weigh well with the above characteristics. In the current experiment, the theoretical claim to be advanced and evaluated is that Albanians' ethnicity is a status characteristic that when salient, results in biased evaluations. As defined by status characteristics theory, a status characteristic is a categorical distinction among people such as personal attributes or role, that has attached to it widely held beliefs in the culture that associate greater status worthiness and competence with one category of the distinction that with others (Berger, Hamit, Robert and Morris [1977]). A status characteristic becomes salient when it differentiates those in the setting or because the characteristic is believed to be directly uses the salient characteristic to guide their behaviors and evaluations[18].

Moreover, in order to verify that the two testers were identical and perfect matched to all ″observed″ in the telephone contact characteristics but accent/pitch: Age and mansuetude, and that were also responding equally either to owners' clarifications[19] or to their own questions we had conducted pre-tests: Having recorded a testers' pilot rehearsal, considerable numbers of individuals were asked to confirm the relevant issues[20]. Our true experiment then began only after a unanimous advocacy had been reached. Further, during the testing period the supervisor sit in to observe that both testers were coming across to the owners as identical in both side clarifications and that they correctly record the owners' offers[21].

[16] Notice that an ethnicity notification was mandatory for the Albanian seeker. As nationals do value differently immigrants, we had to guarantee that a test for Albanians was conducted. The owner had to be informed regarding the immigrants' ethnicity. Otherwise the owner might not receive the accurate signal that the seeker was Albanian.

[17] Each of our testers was allocated a - racially distinctive - first and last name. Albanian tester's logo was: Good morning, my name is Sambina Sandalovanski from Albanian and I am interested in investigating the advertised unit. Whilst, the Greek tester's logo was: Good morning, my name is Adamandia Papadopoulou and I am interested in investigating the advertised unit.

[18] The theoretical construct linking status characteristics to differences in behaviors and evaluations is performance expectations. According to the theory, owners implicitly expect more competent task performances from those with the more valued state of characteristic, compared with those with the less valued state (Corell and Ridgeway [2003]).

[19] In order to eliminate the possibility of statistical discrimination the two female seekers were matched as closely as possible so that they were identical in all family characteristics. Each seeker has a husband and an adult daughter and all family members were employed in the private sector.

[20] Although Albanian had a strong accent she was as capable as the Greek to communicate. The researcher, however, is quite concerned that the level of discrimination might be lower for Albanians with faint accent, but greater against those with low communication skills. As well as, a combination of these characteristics might challenge the discrimination outcome. Needless to say that result might vary if the testers were males.

[21] The supervisor used open line machinery in order to have the complete control of the experiment.

Subsequently, it is rather clear that the current methodology is advanced in four dimensions. By recording house owners' attitudes we came closer to the real phenomenon, as it might was naive to design an experiment between real estate agents and immigrants. We minimized endogeneity problems, random effects, and we eventually tested a big sample allowed for pledge generalisations[22]. Effectively, the telephone approach enabled to minimize testers' personal impact and motivation on the outcome, as it might was impossible to align each other. Further, by contacting the same owner per test we gain partial control of her/his idiosyncratic differences in evaluations of common bundles of characteristics. Hence, eliminating common (un)observed components we make it possible to construct better tests of the hypothesis of discrimination.

3.3 Areas Classification

The experiment was conducted between November 2006 to October 2007, and we concentrated on a specific size of rental units; two bedrooms house, punctually: $80m^2$, placed in apartment building. Although evidences suggest that Albanians are offered significantly discriminatory wages which restrict their wealth (Drydakis and Vlassis [2007]), we rationally investigate a big spectrum of areas all over Athens. In the current study, we were particularly interested in investigating whether the stereotype: ″Albanians are too poor to be serious applicants in good areas″, would eventually be affirmed. Whilst, it was rather obvious that a complete test of housing availability required a powerful test which could only be obtained by examining differences in Albanian house-search amongst an extensive sample of areas.

Mentionable three parameters are to be considered for the rest of the study. First, housing in Greece is a heterogeneous good with regards to the areas in which it is situated. Certain units command high (low) rents due to the amenities (frugalities) associated mainly with their locations. Second, no immigrant ghettos appeared ever in Greece. Immigrants are distributed fairly equally through the areas facilitating social inclusion. Actually, characteristics that are identified in ghettos are not systematically identified amongst areas in Greece, e.g. racial composition of an area, the level of criminal activity and indexes of the quality of the neighbourhood public school (DEPOS/MRC [1999]). However, the inexistence of ghettos cannot be interpreted as proof of no discrimination. Third, no published study regarding areas classification exists so as to base on.

Meting the three parameters and in a hope to systematically capture potential trends the areas were classified according to their average rent levels. We implicitly postulated that an area's status was indicated through its average rent level.

[22] The current technique has a few limitations. Actually it does not give us insight into the mechanism underlying discrimination. Moreover, it can not determine how much discrimination takes place in parts of the housing market not served by owners (i.e. immigrants' networks). Also, the current study can be effective in demonstrating discrimination at the initial stage of a selection process, as well as in measuring the results of the selection process. In our context, however, one eventually cares about whether a seeker will eventually rent a house, as well as about the rent offered conditional on renting the house.

As explained early, the experiment was anchored to a random sample of addresses advertised in major newspapers. By the end of the data gathering the sample was represented by 122 areas all over Athens. So, the owners who where tested, the locations in which calls were initiated were constrained by the spatial distribution of advertised addresses. Hence, we rationally classified the areas according to their average rents as they had been declared to the Greek seeker. We argue that owners' offers to the national seeker do not leave room for biased attitudes. Whilst we further claim that owners offers to the Greek seeker are described as their real and/or marketing behaviour (see, Wienk, Clifford, Simonson and Eggers [1979]). Thereupon, we isolated the 40 lower rent areas; stand for the low status, the 40 higher rent areas; stand for the high status, whilst the remaining 42; stand for the medium status areas. The classifications are summarized in Table 1 below.

Table 1. Monthly Rent Offers & Areas Classification

Areas Status	Low Status	Medium Status	High Status	Total
Rents Spectrum	Between 350.75€ and 425.63 €	Between 425.64€ and 524.63 €	Between 524.64 € and 735.26€	
Average Rent	394.68€	472.29€	589.33€	476.13€
Units	(1458)	(1614)	(1279)	(4351)

Interestingly, the results indicate that an individual face a large spectrum of rent options whenever she/he seeks for renting a unit. Hence no question is raised concerning whether newspapers do cover a large array of options. As shown, in low status areas the monthly rent offers varies between 350.75€ to 425.63€, generating an average rent of 394.68€. In medium status areas the rent varies between 425.64€ to 524.63€, generating an average rent of 472.29€, whilst in high status areas the rent fluctuates between 524.64€ to 735.26€ generating an average rent of 589.33€. Focus on the entire sample a two bedroom, unit with the mentioned characteristics, generates an average monthly rent offer of 476.13€.

For a deeper evaluation concentrate on Appendix 1-Panel A, we can observe that low and medium areas are discerned and classified inter se with rather small but accelerating differences. However, the rent differences amongst high status areas are in some cases quite not smoothly assorted. Obviously we do have a crucial reason to advocate the current classification: The extensive sample which generates a high spectrum of rent levels reveals great heterogeneity amongst areas. If we do not take into account areas' heterogeneity the examinations would partially and rather ineffectively evaluate the phenomenon.

4. The Model

Having discussed a variety of issues we subsequently argue that the housing discrimination might take various forms. Stemming from that, in this study we particularly examine whether ethnicity affects: First, the probability (P_{AH}) of a seeker to receive an invitation to investigate a unit. Second, the monthly rent offer (R). We respectively specify the following estimable relationships.

$$P_{AH}\,(\textit{invitation=1}) = \alpha_1 + \beta_1\ \textit{ethnicity} + u_1 \qquad (1)$$

$$R_{AH} = \alpha_2 + \beta_2\ \textit{ethnicity} + u_2 \qquad (2)$$

By construction of the experiment the two seekers have to be matched in all ″observed″ by telephone contact characteristics other than *ethnicity*; *ethnicity* takes the value of 1 (0) if the tester is Greek (Albanian) and its impact is measured by the b_1, and b_2 coefficients. Moreover, having controlled for same but ethnicity characteristics across the two testers, the latter is not expected to be correlated with the error term in each equation. As in particular regards our second relationship; rent offers are of course observed only if a tester receives an invitation to investigate a unit. Still, nonetheless, there has been no form of omitted variables which might have bias those offers; the same independent variable, i.e. *ethnicity*, presumably influences invitations as well as rent offers. Hence, as well no correlation should be expected amongst error terms across the two equations (see, e.g., Green [2003]; Sartori [2003]; Heckman [1990])[23].

However, in the estimations what is of great importance is the intra-class correlation amongst the dependent variables (see, e.g., Bertrand and Mullainathan [2004])[24]. As we have already analyzed, for straight forward and unbiased discrimination measurements we opted always the minority seeker to make the first call to owners. Hence, the probability of the Greek; ″second order seeker″, to receive an invitation is rather correlated with the probability of the Albanian; ″first order seeker″, to receive one. Similarly, in the second relationship, owners' rent offers to the Greek seeker are expected to be correlated with offers to the Albanian seeker, as well. In order to correctly analyze the data those correlations are needed to be taken into account. If not, the standard errors would be underestimated, rendering invalidity to the significance tests. In the estimations that follow full information-adjusted standard errors are therefore reported[25].

5. Field Results

5.1 Descriptive Statistics

In the current test having strictly controlled units': Size, building structure, and location, the central means for establishing discrimination is an examination of differential treatments comprising the outcomes; *total invitation for the Greek seeker* compared to *total invitation for the Albanian seeker*[26]. As shown in table 2,

[23] Note, that Heckman selection models (ML, Two Steps) are not appropriate, as both equations include only the same independent variable: *ethnicity*.

[24] The intra-class correlation is a measure of variation between and within clusters of individuals. Specifically, the within-cluster correlation will affect the power of a trial, because a greater homogeneity of cluster members will increase the standard error of the estimate of the treatment effect. This results into a loss of power to detect a difference between the intervention and control groups.

[25] See, *Stata Library: Analyzing Correlated Clustered Data.*

[26] The commonest way to measure the overall incidence of discrimination, found in Yinger (1991), is to count the numbers of times a minority seeker is treated less favorably on a single type of owner behavior than the majority seeker and then subtract the number of times the majority tester is treated less favorable, mainly on random incidents. The result is a net measure of the number of acts of discrimination a minority seeker can expect to encounter during each call to an owner. A net measure provides a lower bound estimate of discrimination (Yinger [1993]). However, in our case we do estimate gross discrimination, including the random incidents, as the researcher is quite reluctant to credit that

owners sensibly disclose fewer units to the Albanian seeker than to Greek seeker. On average the Greek seeker is invited to investigate 4351 units whilst the Albanian seeker 2782 units. The difference indicates that in 1569 incidents the Albanian seeker have received rejections to investigations although the units were still for rent.

Table 2: Housing Availability Descriptive Statistics and Probabilities

Areas Outcomes	Low Status	Medium Status	High Status	All Areas
House Openings	1639	1826	1419	4884
Neither Seeker Invited	164 (0.100)	204 (0.111)	137 (0.096)	505 (0.103)
Both Seekers Invited	1062 (0.647)	1012 (0.554)	680 (0.479)	2754 (0.563)
Only the Greek Seeker Invited	396 (0.241)	602 (0.329)	599 (0.422)	1597 (0.326)
Only the Albanian Seeker Invited	17 (0.010)	8 (0.004)	3 (0.002)	28 (0.005)
Total Greek Seeker Invitations	1458 (0.889)	1614 (0.883)	1279 (0.901)	4351 (0.890)
Total Albanian Seeker Invitations	1079 (0.658)	1020 (0.558)	683 (0.481)	2782 (0.569)

Table 2 reveals also that the Albanian seeker is limited in areas choice. The Albanian is more likely to be invited to investigate a unit in low status areas, followed by medium status areas and high status areas. Analytical, in low status areas the Greek seeker is free to investigate 1458 units whilst the Albanian seeker 1079 units, generating a difference on the order of 379 units. In medium status areas the Greek seeker has a chance to investigate 1614 units whilst the Albanian seeker 1020 units, thus a difference of 594 units is implied. Last, in high status areas the Greek seeker is able to investigate 1279 units, whilst the Albanian seeker 683 units creating a difference of 596 units. Consequently, a significant difference of housing availability stands within and amongst the areas.

Turning our attention to the monthly rent offers; Table 3-Panel A, based on the entire sample, the Albanian seeker is offered average rents by 0.003 (discrimination factor[27]), above those of the Greek seeker. Consider however heterogeneity across areas the outcomes significantly fluctuate. Analytically, in all areas the Albanian seeker received higher rent offers than that of the Greek seeker. In low status areas the rent discrimination factor equals to 0.010, in medium status equals to 0.015 whilst in high status equals to 0.023. The findings reveal differences among the two counter pairs across areas, whilst at the same time suggest that no matter the status of the areas, monthly rent discrimination is well founded with the Albanian seeker always having disadvantages. Hence, the discrimination factor increases monotonically with areas' status.

discrimination against the Greek seeker is a random event. Still nonetheless, the Greek seeker received 0.005 less favorable treatments which stand a negligible impact.

[27] Notice that the discriminator factor typically measures the strength of the owners' bias regarding monthly rent offers, i.e., the % by which the rent of the Albanian seekers would have to fall below the rent of the Greek seekers before owners are prepared to consider both as reliable and profitable seekers, i.e., the discrimination factor corresponds to marginal effect.

Table 3 Monthly Rents (€) Descriptive Statistics and Discrimination Factor

Offers Areas	Greek Rent Offers	Albanian Rent Offers	Discrimination Factor *Marginal Effect*
Panel A: Entire Sample			
Low Status	394.68 *(1458)*	398.90 *(1079)*	0.010
Medium Status	472.29 *(1614)*	479.54 *(1020)*	0.015
High Status	589.33 *(1279)*	603.23 *(683)*	0.023
Total	476.13 *(4351)*	477.82 *(2782)*	0.003
Panel B: Limited Sample			
Low Status	392.95 *(1062)*	399.45 *(1062)*	0.016
Medium Status	472.97 *(1012)*	479.31 *(1012)*	0.013
High Status	592.71 *(680)*	602.89 *(680)*	0.017
Total	470.94 *(2754)*	478.15 *(2754)*	0.015

Moreover for a deeper investigation we have limited the sample only to those cases where both applicants/testers received a wage offer, Panel B. It is rather obvious that the aggregate result turns; the Albanian seeker does face a higher rent penalty of 0.015 on average. Moreover, the data reveal that in low status areas the Albanian seeker faces a rent discrimination factor of 0.016, whilst in medium status of 0.013. Obviously the monotonically relationship between the discrimination factor and areas' status does not exist in the latter sample. In high status areas however, the owners maintain their strongest reluctance against Albanians imposing the higher rent discrimination factor equals to 0.017. Consequently, in all areas a price markup is asked so as to compensate for Albanians' lower expected profit and/or higher risk.

5.2 Ethnicity-Dummy Estimation

The severity of the housing access discrimination is assessed by examining also equation's (1) estimations. For an extensive understanding and illumination we have focus on join regressions for the three status areas, as well as on separate regressions for the 122 areas (Appendix 2, Panel A). The coefficient estimations are summarized in Table 4, below.

Table 4: Probit : Marginal Effects Independent Variable : *Ethnicity*

Areas Coefficient	Low Status	Medium Status	High Status	Total
β_1	-0.231	-0.324	-0.419	-0.321
s.e.	*(0.240)*	*(0.291)*	*(0.318)*	*(0.295)*
p-values	0.000*	0.000*	0.000*	0.000*
Observations	-3278-	-3652-	-2838-	-9768-

Notes: The dependent binary variable is the invitations and rejections to the seekers. Statistically significant at 1 %(*); 5 %(**).

In general, the estimations reveal that discriminatory practices complicate the housing search for Albanians. On average, the estimated probability of Albanians to receive an invitation to investigate a unit is by 0.321 lower than that of Greeks, indicating that Albanians do not enjoy equal chances in selecting a place to live. Separately, in low status areas the estimated probability of Albanians to receive an invitation for investigation is by 0.231 lower than that of Greeks, whilst in medium and in high status areas the probability is lower by 0.324 and 0.419, respectively.

The estimations suggest that Albanians face great difficulty in obtaining housing in medium and high status areas, and required a willingness to spend amounts of time house-hunting to seek a unit into these areas. However, these transaction and psychic cost are not far less significant in low status areas. Parallel to the above mentioned, it seems that Albanians relative to Greeks have to spend more resources for a house investigation as the same observable signal is more precise for nationals than immigrants. Therefore, on the part of owners taste and/or statistical discrimination is implied against the Albanian seekers.

Interestingly, it is implied further that owners might discriminate more in areas in which they perceive a low probability of a transaction from showing units to Albanian seekers. Given prejudicial tastes, house owners might attempt to extract such compensation from the ethnic minority tenants by practicing access discrimination.

Further, the results of our study might indicate that in some degree owners create patterns of racial segregation. If Albanians are denied access to good areas this form of discrimination clearly limits housing and areas choice, and may play an important role in perpetuating patterns of residential segregation. We have to mention however that although Albanians are limited in their area choice; Greeks do not find housing disadvantages in low status areas. Greeks are offered units in areas with relatively less Albanian prejudice.

Turning next to equation's estimations (2), the answer of whether discrimination in the housing market forces Albanian seekers to pay statistically significant more than Greeks for identical units varies amongst areas, Table 5-Panel A (Appendix 2, Panel B). The evaluation of the entire data set leads us to conclude that Albanians might face an insignificant monthly rent penalty of 1.69€ [0.003], on average. Separately for each area the Albanian seekers face an insignificant rent penalty in low status area of 3.79€ [0.010], followed by significant penalties in medium status area of 7.19€ [0.015] and in high status area of 13.89€ [0.023] for comparable housing. Noticeable however, it is obvious that the significant differentials of this magnitude would not represent a significant loss in Albanians welfare on average.

Table 5: OLS : Coefficient Estimations and Marginal Effects Independent Variable : *Ethnicity*

Areas	Low Status		Medium Status		High Status		Total	
Coefficient								
Panel A: Entire Sample								
β_2	3.796	me 0.010	7.192	me 0.015	13.896	me 0.023	1.697	me 0.003
s.e	*(3.236)*		*(2.850)*		*(5.501)*		*(1.819)*	
p-values	0.246		0.014**		0.014**		0.399	
Observations	-2537-		-2634-		-1962-		-7133-	
Panel B: Limited Sample								
β_{2l}	6.490	me 0.016	6.422	me 0.013	10.175	me 0.017	7.208	me 0.015
s.e	*(3.436)*		*(2.064)*		*(4.286)*		*(3.676)*	
p-values	0.065		0.003*		0.021**		0.053	
Observations	-2124-		-2024-		-1360-		-5508-	

Notes: The dependent variable is owners' rent offers to the seekers. Statistically significant at 1 %(*); 5 %(**).

Furthermore, we re-estimate the relationship limited the sample only on those cases where both applicants receive a rent offer, Panel B. On average the Albanian seekers face an insignificant rent penalty of

7.20€ [0.015]. Separately in low status areas Albanians face an insignificant rent penalty of 6.49€ [0.016]. In medium and in high status areas the rent penalties significant stand; 6.42€ [0.013] and 10.17€ [0.017], respectively.

As Panel A and B show, although significant discrimination markups exist in medium and high status areas the implied penalties required for adequate compensation it is not high enough as to arouse the suspicion of the prospective seekers. Hence, if Albanians are judged as providing riskier profits, the owners might choose to discriminate via price or exclusionary tactics. Whenever Albanians tenants as an ethnic group have a reputation for lower profitability based on their inferior labour- and welfare market status, such prospective tenants would tend to be discriminated against on the basis of statistical averages, regardless of other characteristics which the individual seeker possess. Yet owners' desire, but lack, perfect foresight about what sorts of revenues and costs will be associated with each prospective tenant.

Last but not least, Greeks seekers experienced no such discriminations (Tables 4, 5 and Appendix 2). Greeks are advantaged over Albanians in several ways, being seen as more profitable to house market and being offered lower monthly rents. It seems that whenever understanding of what it means to be native is not seen by society as incompatible with understanding of what it means to be promising tenants, Greek seekers will not experience these types of house market disadvantages.

6. Discussion: Houses Profile, Owners Sex and Housing Discriminaton

6.1 Houses Profile

As we have already shown ethnic discrimination in the Greek housing market increases Albanians' research costs. A crucial question still remains: May Albanians force to settle for a house that yields less satisfaction than it would have obtained in the absence of discrimination?

Although, of primary importance to this experiment was the coefficient of the ethnicity dummy variable, we further investigated whether the probability of an immigrant to be discriminated might depending on house characteristics[28]. In order to collect relevant data, whenever owners corresponded positively to the calls the testers gathered specifically information concerning that house characteristics.

In our analysis we further introduce three new explanatory binary variables which control house characteristics: The first variable indicates whether units are more or less than fifteen years old. This variable makes it possible to test whether the newer a unit is, the less probabilities the Albanian seekers might face to be invited for an investigation. The second variable determines whether units are busheled, so as not to require further slight repairs. Actually, we want to test whether an owner might not be reluctant to perceive the Albanian seeker as a good prospect if the unit needs extra work to be considered livable. The third variable enables to identify whether Albanian seekers might face greater chance of being discriminated if they applied

[28] Noticeable, owner's decision to show her/his unit can not affect unit's characteristics. Endogeneity do not arise.

for houses placed in floor. In Greece there is concern that owners having ground and underground units for renting do not significantly discriminate against immigrants.

The additional data make it possible to determine whether owners' decisions to withhold their houses from Albanians depend on the units' characteristics[29]. The estimations of the house characteristics are summarized in Table 6 below.

Table 6. Probit: Marginal Effects Independent Variable : *House's Characteristics*

Areas Exogenous Variables	Low Status	Medium Status	High Status	Total
Panel A: House's Age				
β_a	-0.129	-0.158	-0.201	-0.116
s.e	*(0.024)*	*(0.022)*	*(0.027)*	*(0.013)*
p-values	0.000*	0.000*	0.000*	0.000*
Observations	-2537-	-2634-	-1962-	-7133-
Panel B: House's Condition				
β_c	-0.152	-0.197	-0.285	-0.208
s.e	*(0.024)*	*(0.022)*	*(0.025)*	*(0.013)*
p-values	0.002*	0.000*	0.000*	0.000*
Observations	-2537-	-2634-	-1962-	-7133-
Panel C: House's Floor				
β_f	-0.054	-0.041	-0.032	-0.048
s.e	*(0.012)*	*(0.022)*	*(0.027)*	*(0.012)*
p-values	0.012**	0.071	0.233	0.000*
Observations	-2537-	-2634-	-1962-	-7133-

Notes: The dependent binary variable is invitations for investigations for the seekers. Statistically significant at 1 %(*); 5 %(**).

The above table show several significant results that can not be underestimated. On average, in all fields Albanian seekers face significant exclusion rates from good selections which by default restrict their options. Specifically as shown in Panel A, in all areas a house that is less than fifteen years old is by 0.116 less likely to be investigated by Albanians than Greeks. In low status areas the estimated probability of Albanians to investigate newer units takes its lower value of 0.129, followed by medium status areas of 0.158 and by high status areas of 0.201. A positive correlation between units' age and ethnic discrimination is identified. Whilst, the relationship increases monotonically with areas status[30].

Regarding the second variable, the estimations significantly fluctuate amongst areas posits tenacious correlations. On average, the estimated probability of Albanian seekers to investigate a busheled unit is by 0.208 lower than that of Greeks. Albanians face a lower probability to be perceived as good tenants in repaired units. In other words, it is implied that Albanian seekers face more probabilities either to undertake the cost of repairing or choose to live in unpreserved units. The lower probability is observed in low status areas of 0.152,

[29] In all positive correspondences, the owners were prompt to give description of their units. Crucially we have to mention that in those cases where both applicants where invited to investigate a unit, both seekers received the same descriptions. So, any kind of deception against one or another group it was not identified. Of course, in those cases where only one seeker was invited we can not test the reliability of the description.

[30] We used collinearity diagnostics code to remove any such relationship among the independent variables. See, *Stata library, Remove Collinear Variables.*

followed by medium status areas 0.197 and high status areas 0.285. Hence the monotonically relation is affirmed once more. As far as it concerns the third variable the estimated probability of owners to rent a unit placed in floor to Albanians is by 0.048 less than that of Greeks on average. However, only in low status area the outcome is statistically significant reaches an estimated probability of 0.054.

Consequently, what are some of the most specific findings of this part? First of all, the additional data indicate that good rental housing is in significant degree unavailable to Albanians due to discriminatory attitudes. Albanians might segregate in deteriorating housing than do Greek seekers. Second, the general trends alarmingly implied that owners perceive Albanians as inferior residents. Third, it is clear that Albanians do not enjoy a complete freedom in selecting a unit to rent, regardless the legislation movements. However, people who cannot freely choose where they will live are gravely hampered not only in bettering their living conditions but also in their participation and integration in community life[31].

Moreover as Table 7 shows, if units are more than fifteen years old then in high status areas the Albanian seekers face significant rent penalty of 4.58€ [0.007] than Greeks, Panel A. Whilst, if units are less than fifteen years old, Albanian seekers face significant rent penalties in medium and in high status areas of 6.01€ [0.014], and 27.14€ [0.046], respectively, Panel B. The results reveal that Albanians do have to pay a penalty if they plan to rent a unit in medium and high status areas, whilst this penalty is higher if units are less than fifteen years old.

Following if units are busheled then Albanians should expiate a significant penalty of 18.73€ [0.038] on average, Panel C. However only in high status areas Albanian seekers do have to pay a significant penalty of 12.28€ [0.020]. As far as it concerns no busheled units, Albanians face significant ethnic penalties in medium and in high status areas of 5.14€ [0.010], and of 10.74€ [0.017], respectively, Panel D. Interestingly the results demonstrate that if units are no busheled then Albanians do have to pay more in order to compensate owners' biased attitudes.

Furthermore, if Albanians apply to units placed in floor then they have to pay in medium and in high status areas significant penalties of 7.019€ [0.014], and 24.05€ [0.040], respectively, Panel E. Similarly if Albanians are interested for ground or underground units then Albanians should pay significantly more than Greeks in medium status and in high status of 7.00€ [0.013], and 13.86€ [0.024], respectively, Panel F. Consequently, if units are placed either in floor or ground/underground the Albanian seekers face a disadvantage. Of course this disadvantage is higher if units are placed in floor.

Hence, a general trend is obviously implied: If Albanians search for a good unit they have to pay more than Greeks.

[31] See, McEntire's (1960) analysis.

For a closer investigation we evaluate the above relations by limited the sample only on those cases where both seekers receive a monthly rent offer. As we can observe if a unit is more than fifteen years old the Albanian seekers do not seem to face a statistically significant penalty, Panel G. However, if units are less than fifteen years old then Albanian seekers face a significant penalty of 7.14€ [0.014] on average, Panel H. In medium and in high status areas the Albanian seeker have to pay significant penalties of 6.50€ [0.013], and of 9.52€ [0.015], respectively.

Moreover if units are busheled then the Albanian seekers have to pay in medium and in high status areas significant monthly rents of 8.07€ [0.016], and 11.21€ [0.018], respectively, Panel I. Whilst if units are no busheled then the Albanian seekers still face significant penalties in medium and in high status areas of 5.33€ [0.011], and 9.31€ [0.015], respectively, Panel J.

Finally, if units are placed in floor then Albanians have to pay in medium and in high status areas significant penalties of 8.73€ [0.021], and of 15.60€ [0.025], respectively, Panel K. Furthermore if units are placed in ground/underground then Albanians have to pay a significant penalty of 6.86€ [0.014], and 12.03€ [0.021], respectively, Panel L.

By comparing the two samples it seems that Albanians face slightly the same disadvantages. Regardless the sample, it is clear that in medium as well as in high status areas the Albanian seekers have to pay significant penalties to look like a good prospects in order the owners to overcome their prejudices.

Therefore, Albanians may settle either substandard housing or housing well below the quality that they typically can afford, or housing that is much older and less suited to their needs than that of comparable Greeks. Interestingly however, higher rents must be paid by Albanians for older, no busheled and placed in (under)ground housing.

Table 7: OLS : Coefficient Estimations and Marginal Effects Independent Variable : *Ethnicity*

AreasCoefficient	Low Status	Medium Status	High Status	Total
Panel A: More than 15 years; Entire Sample				
β_e	5.635 me 0.014	5.938 me 0.014	4.581 me 0.007	2.385 me 0.004
s.e	*(3.548)*	*(2.003)*	*(4.164)*	*(3.696)*
p-values	0.102	0.115	0.016**	0.068
Observations	-741-	-994-	-746-	-2481-
Panel B: Less than 15 years; Entire Sample				
β_e	7.451 me 0.018	6.018 me 0.014	27.140 me 0.046	8.889 me 0.013
s.e	*(4.421)*	*(4.029)*	*(10.173)*	*(1.381)*
p-values	0.119	0.005*	0.026**	0.521
Observations	-1796-	-1640-	-1216-	-4652-
Panel C: Busheled; Entire Sample				
β_e	0.363 me 0.000	10.318 me 0.021	12.282 me 0.020	18.736 me 0.038
s.e	*(5.085)*	*(6.586)*	*(13.633)*	*(6.866)*
p-values	0.943	0.124	0.036**	0.008*
Observations	-695-	-919-	-734-	-2348-
Panel D: No Busheled; Entire Sample				
β_e	5.590 me 0.014	5.144 me 0.010	10.744 me 0.017	6.078 me 0.012
s.e	*(3.452)*	*(2.275)*	*(4.774)*	*(4.043)*
p-values	0.112	0.028**	0.029**	0.136
Observations	-1662-	-1715-	-1228-	-4785-
Panel E: Floor; Entire Sample				
β_{floor}	5.449 me 0.013	7.019 me 0.014	24.058 me 0.040	7.787 me 0.015
s.e	*(4.555)*	*(3.112)*	*(7.509)*	*(4.345)*
p-values	0.239	0.028**	0.002*	0.077
Observations	-1106-	-1966-	-1584-	-4656-
Panel F: (Under)Ground; Entire Sample				
β_e	4.425 me 0.011	7.008 me 0.013	13.868 me 0.024	6.013 me 0.013
s.e	*(3.755)*	*(3.265)*	*(5.659)*	*(4.074)*
p-values	0.245	0.020**	0.019**	0.145
Observations	-1431-	-668-	-378-	-2477-
Panel G: More than 15 years; Limited Sample				
β_e	4.123 me 0.010	3.557 me 0.007	9.929 me 0.046	5.210 me 0.013
s.e	*(4.398)*	*(3.489)*	*(8.421)*	*(4.826)*
p-values	0.357	0.315	0.247	0.285
Observations	-372-	-412-	-170-	-954-
Panel H: Less than 15 years; Limited Sample				
β_e	6.554 me 0.016	6.504 me 0.013	9.526 me 0.015	7.140 me 0.014
s.e	*(3.457)*	*(2.079)*	*(4.164)*	*(3.552)*
p-values	0.064	0.003*	0.026**	0.047**
Observations	-1752-	-1612-	-1190-	-4554-
Panel I: Busheled; Limited Sample				
β_e	7.515 me 0.019	8.076 me 0.016	11.214 me 0.018	9.004 me 0.019
s.e	*(4.060)*	*(3.725)*	*(10.405)*	*(4.754)*
p-values	0.076	0.037**	0.029**	0.064
Observations	-536-	-358-	-168-	-1062-
Panel J: No Busheled; Limited Sample				
β_e	5.997 me 0.015	5.335 me 0.011	9.311 me 0.015	6.586 me 0.013
s.e	*(3.541)*	*(2.126)*	*(4.233)*	*(3.835)*
p-values	0.097	0.015**	0.031**	0.089
Observations	-1588-	-1666-	-1192-	-4446-
Panel K: Floor; Limited Sample				
β_e	2.786 me 0.004	8.735 me 0.021	15.605 me 0.025	6.908 me 0.014
s.e	*(1.919)*	*(3.781)*	*(6.270)*	*(5.625)*
p-values	0.153	0.027**	0.016**	0.224
Observations	-728-	-1368-	-1038-	-3134-
Panel L: (Under)Ground; Limited Sample				
β_e	5.295 me 0.013	6.864 me 0.014	12.039 me 0.021	6.787 me 0.015
s.e	*(3.638)*	*(3.129)*	*(5.156)*	*(3.984)*
p-values	0.153	0.035**	0.025**	0.093
Observations	-1396-	-656-	-322-	-2374-

Notes: In Panels A (B) and G (H), the dependent variable is owners' rent offers to the seekers conditional that they hold older (newer) units.

In Panels D (E) and I (J) the dependent variable is owners' rent offers to the seekers conditional that they hold busheled (no busheled) units.

In Panels F (G) and K (L) the dependent variable is owners' rent offers to the seekers conditional that they hold floor (ground/underground) units.

Statistically significant at 1 %(*); 5 %(**).

6.2 Owners Sex

Our experimental technique enabled us further to test whether owners sex play a significant role whenever Albanians face prejudices in the housing market. In Greece, the study of the impact of subgroup relations, i.e. natives, on outgroups attitudes, i.e. foreigners, is of particular importance because attitudes towards immigrants are a major factor in the political agenda[32]. In the current test when the two seekers/testers called owners in order to arrange a potential investigation, the testers registered interlocutors' sex.

As shown in Table 8, female Greeks are more biased in their emotional reactions to Albanian seekers than male Greeks. In general females seems that exhibit more negative judgments against Albanians and practice significant more availability constraints than males. On average, if landlords are females (males) Albanian seekers face 0.112 less (more) probabilities to investigate a unit[33]. This means that female held Albanians seekers to a significant harsher standard than male did, allowing Albanian less chances of being invited for investigations.

Separately for each area a statistically significant outcome is observed. In all areas the estimated difference fluctuates between 0.105-0.108. As we can observe however amongst areas no substantially difference exists. Based on our results it seems that female Greeks' social distance toward female Albanians is rather constant amongst the three status areas. We must highlight however, that although in the current analysis the dependent variable; owners' sex is a crude measure for testing potential differences between sexes, it does not permit careful examination of the underlying mechanism of discrimination. Hence, although we do know that female landlords discriminate more than males we can not establish the reason why.

Table 8: Probit : Marginal Effects Independent Variable : *Owners Sex*

Areas Coefficient	Low Status	Medium Status	High Status	Total
β_{sex}	-0.107	-0.105	-0.108	-0.112
s.e.	*(0.035)*	*(0.511)*	*(0.066)*	*(0.052)*
p-values	0.000*	0.000*	0.000*	0.000*
Observations	-2537-	-2634-	-1962-	-7133-

Notes: The dependent binary variable is total invitations-discriminations for the Albanian seekers. Statistically significant at 1 %(*); 5 %(**).

Moreover, utilized owners' sex there are some patterns in the results which provide some further insights, Table 9. On average, both male and female owners practice insignificant ethnic penalties against the Albanian seeker of 2.00€ [0.004], and 2.126€ [0.004], Panel A&B, respectively. In particular, if owners are males they practiced insignificant rent penalties against Albanians in low status areas of 6.41€ [0.002], followed by high status areas of 5.28€ [0.008]. However a significant rent penalty implied in medium status areas of

[32] The qualitive data however, reveal that many Greeks have very stereotypical and often negative perceptions of Albanians (Drydakis and Vlassis [2007]).

[33] Notice that we can not test whether owners' sex play a significant role whenever the Greek tester faced a less favorable treatment. Discrimination against the Greek seekers stands a negligent outcome; 0.005, which restricts volatility.

7.02€ [0.014], Panel A. Following, if owners are females the Albanian seekers face insignificant rent penalties in low and in high status areas of 2.99€ [0.007] and 15.69€ [0.026], but significant in medium status areas of 7.80€ [0.016], Panel B. Hence, no general trend between sexes and ethnic rent penalties is implied so far. However, for a better understanding we re-estimate the above relations; focus on those cases where both seekers received a rent offer, Panel C&D.

Table 9: OLS : Coefficient Estimations and Marginal Effects Independent Variable : *Ethnicity*

Areas	Low Status		Medium Status		High Status		Total	
Coefficient								
Panel A: Male; Entire Sample								
β_e	6.419	me 0.002	7.020	me 0.014	5.283	me 0.008	2.001	me 0.004
s.e	*(3.792)*		*(2.713)*		*(5.244)*		*(3.918)*	
p-values	0.097		0.013**		0.318		0.611	
Observations	-1565-		-1481-		-1002-		-4048-	
Panel B: Female; Entire Sample								
β_e	2.998	me 0.007	7.805	me 0.016	15.691	me 0.026	2.126	me 0.004
s.e	*(4.394)*		*(3.854)*		*(8.174)*		*(5.474)*	
p-values	0.499		0.048**		0.060		0.699	
Observations	-972-		-1153-		-960-		-3085-	
Panel C: Male; Limited Sample								
β_e	6.685	me 0.016	1.005	me 0.002	10.632	me 0.017	0.995	me 0.002
s.e	*(3.646)*		*(0.036)*		*(4.666)*		*(0.076)*	
p-values	0.073		0.089		0.027**		0.489	
Observations	-1418-		-1246-		-767-		-3431-	
Panel D: Female; Limited Sample								
β_e	5.718	me 0.014	8.018	me 0.016	4.458	me 0.007	3.435	me 0.007
s.e	*(4.715)*		*(3.717)*		*(7.670)*		*(5.367)*	
p-values	0. 231		0.036**		0.564		0.524	
Observations	-706-		-778-		-593-		-2077-	

Notes: In Panel A (C), the dependent variable is male owners' rent offers to the seekers. In Panel B (D), the dependent variable is female owners' rent offers to the seekers. Statistically significant at 1 %(*); 5 %(**).

As we can observe if landlords are males then an insignificant rent penalty of 0.99€ [0.002] is implied against the Albanian seekers, Panel C, whilst if owners are females an insignificant rent penalty of 3.43€ [0.007] is implied too, Panel D. For both panels, in low status areas insignificant rent penalties are assigned against the Albanian seekers. Moreover, focus on Panel C, if house owners are males then the Albanian seekers face in medium status areas an insignificant penalty of 1.00€ [0.002], whilst if owners are females they face a significant penalty of 8.01€ [0.016], Panel D. However, the results alter if we concentrate on high status areas. As we can see male owners practice statistically significant penalties of 10.63€ [0.017] against the Albanian seekers, Panel C, whilst female owners practice insignificant penalties of 4.45€ [0.007], Panel D. Hence, no general trend is demonstrated.

Having limited the sample, all the more reasons we have to advocate that owners sex may have negligent economic impact on Albanians' rent penalties. Consequently, although female owners are more reluctant to their social distance toward Albanians, they do not seem systematically to practice higher rent penalties than males.

6. Conclusion

In 2000 the European Union instituted specific legislation aiming to lay down a framework for combating discrimination in the housing market. Briefly, that legislation made clear that people affected by discrimination should have adequate means of legal protection against unequal treatments, and an effective right of redress. It proves, however, that a history of discrimination cannot turn overnight. This study is the first in Greece using a field experiment to examine whether ethnic discrimination against female Albanians exists in the Greek housing market.

The current experiment features a highly controlled setting with a diverse set of measures, allowing us to generate data that are well suited for evaluating our theoretical mechanism. In this survey we isolate and experimentally evaluate the taste and/or statistical discrimination hypothesis that are proposed to explain some of the disadvantages female Albanians seekers experience in housing market. The study contributes to two areas that have attracted scarce research attention: the investigation of housing discrimination in Greece and experimental discrimination by ethnic origin.

Although Europeans Union's priority is to enhance the ability to integrate its entire membership into new arrangement of active citizenship that ensure the long term well being of all in a diversity society, Albanians are disadvantaged when actual owners make renting decisions. Our results reveal that evaluators rated Albanians seekers as less competent and committed to rental market than Greeks, and consequently discriminated against them when making rent decisions.

In the current study we investigate a big sample represented by 122 areas, and we consequently estimate that housing discrimination against Albanian is widespread identified raising the costs of search for a unit, creating barriers to housing choice. To the extent that Albanians are believed to be less profitable and reliable, house owners will practice discriminatory attitudes when making evaluations that affects availability and rent level.

Classified the areas in three status groups: Low, Medium and High, we find that discrimination is rising monotonically with areas status. Albanians invitation to investigate a unit is lower by 0.231 in low status areas, followed by 0.324 in medium status areas, and by 0.419 in high status than that of Greeks. Moreover, we estimate an insignificant rent penalty against Albanians of 0.010 in low status areas, followed by significant rent penalties in medium status areas of 0.015, and in high status areas of 0.023. Interestingly, the methodology effectively made it feasible to determine when one or both seekers would call for an investigation in relation to houses' characteristics. The experiment enabled to unbiased estimate that good rental housing is in significant degree unavailable to Albanians. Specifically, Albanian seekers face significantly less probabilities to investigate newer, busheled and units placed in floor than Greeks. Whilst in order Albanians to have access to good units they have to pay more than Greeks. Finally, we estimated that female owners practiced higher

availability constraints to Albanians than male owners. The results and the potential of this study have implications for understanding some of the enduring patterns of ethnic discrimination in the Greek rental market.

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APPENDIX 1.
AREAS CLASSIFICATION & MONTHLY RENT OFFERS
LOW STATUS

LOW STATUS AREAS *(OBSERVATIONS)*	**PANEL A** **GREEK RENT**	**PANEL B** **ALBANIAN RENT**
1. PETRALONA	350.75 *(33)*	353.33 *(21)*
2. PERAMA	352.30 *(42)*	353.48 *(34)*
3. KAMINIA	352.63 *(38)*	355.00 *(28)*
4. AGIA SOFIA	355.77 *(46)*	358.00 *(40)*
5. ROYF	363.88 *(18)*	382.85 *(7)*
6. AGIOS BASILEIOS	364.87 *(40)*	365.53 *(28)*
7. NIKAIA	370.86 *(58)*	375.47 *(53)*
8. METAXOYRGEIO	373.15 *(19)*	375.33 *(15)*
9. PLATEIA BATHIS	376.82 *(41)*	389.44 *(36)*
10. STATMOS LARISIS	378.88 *(18)*	386.66 *(9)*
11. KERATSINI	380.00 *(57)*	381.22 *(48)*
12. AGIOI ANARGIROI	385.09 *(51)*	393.33 *(45)*
13. AGIOS NIKOLAOS	386.81 *(33)*	390.38 *(26)*
14. ANO LIOSIA	389.78 *(46)*	390.68 *(29)*
15. ΚΕΡΑΜΙΚΟΣ	390.68 *(22)*	391.17 *(17)*
16. KORIDALOS	391.60 *(56)*	397.26 *(53)*
17. PLATEIA AMERIKIS	392.27 *(22)*	400.71 *(10)*
18. LEOFOROS AXARNON	392.80 *(25)*	393.47 *(23)*
19. PETROYPOLI	396.84 *(84)*	403.60 *(61)*
20. PSIRI	396.87 *(16)*	450.00 *(2)*
21. OMONOIA	400.00 *(14)*	400.00 *(4)*
22. AGIOS PANTELEIMON	401.25 *(25)*	402.85 *(21)*
23. AIGALEO	401.96 *(56)*	404.74 *(39)*
24. KOLONOS	402.95 *(22)*	416.42 *(14)*
25. TAYROS	403.54 *(55)*	406.70 *(41)*
26. AGIA BARBARA	405.71 *(35)*	413.33 *(22)*
27. KALLIPOLI	405.83 *(36)*	412.96 *(27)*
28. BOTANIKOS	407.22 *(18)*	409.28 *(15)*
29. KOYKAKI	407.89 *(18)*	418.46 *(14)*
30. RIZOYPOLI	411.50 *(20)*	411.87 *(8)*
31. PLATEIA KOLIATSOY	412.00 *(20)*	419.28 *(14)*
32. KAMATERO	413.63 *(33)*	426.84 *(19)*
33. NEAPOLI	417.58 *(31)*	420.22 *(22)*
34. METS	419.37 (16)	424.00 *(10)*
35. KAISARIANI	419.41 *(34)*	428.00 *(25)*
36. PAGRATI	419.43 *(88)*	423.80 *(71)*
37. MENIDI	420.16 *(30)*	420.16 *(21)*
38. LEOFOROS LIOSION	422.50 *(20)*	426.78 *(14)*
39. XAIDARI	423.55 *(59)*	430.65 *(45)*
40. KIPSELI	425.63 *(63)*	429.30 *(48)*
AVERAGE RENT PER ETHNICITY	394.68 *(1458)*	398.90 *(1079)*

Notes: The classification was made according to owners' rent offers as they have been declared to the Greek seeker.

APPENDIX 1.
AREAS CLASSIFICATION & MONTHLY RENT OFFERS
MEDIUM STATUS

MEDIUM STATUS AREAS *(OBSERVATIONS)*	**PANEL A** **GREEK RENT**	**PANEL B** **ALBANIAN RENT**
41. MOSXATO	426.27 *(47)*	436.15 *(25)*
42. KOLOKINTHOYS	431.76 *(17)*	431.92 *(13)*
43. PATISIA	432.73 *(64)*	441.15 *(52)*
44. PLATEIA BIKTORIAS	439.85 *(34)*	443.92 *(28)*
45. GALATSI	443.50 *(60)*	452.50 *(28)*
46. PERISTERI	445.00 *(72)*	449.27 *(62)*
47. PATISION	445.17 *(29)*	456.59 *(22)*
48. BIRONAS	448.33 *(33)*	460.66 *(15)*
49. ILION	449.50 *(40)*	461.61 *(31)*
50. DAFNI	451.00 *(47)*	462.00 *(31)*
51. KALLITHEA	453.07 *(78)*	468.00 *(47)*
52. NEA XALKIDONA	456.42 *(28)*	459.52 *(21)*
53. LOFOS SKOYZE	458.63 *(22)*	478.83 (12)
54. PEIRAIAS KENTRO	458.85 *(48)*	459.00 (30)
55. IMITTOΣ	459.06 *(32)*	466.25 *(16)*
56. ELLINOROSON	459.56 *(23)*	492.14 *(14)*
57. GIZI	461.66 *(24)*	466.33 *(15)*
58. NEA FILADELFIA	461.83 *(48)*	463.42 *(35)*
59. GOYDI	462.03 *(32)*	479.22 *(22)*
60. EXARXEIA	464.25 *(27)*	476.94 *(19)*
61. NEOS KOSMOS	467.32 *(58)*	477.36 *(37)*
62. AGIOS ELEYTHERIOS	468.65 *(41)*	483.39 *(29)*
63. MAKRIGIANNI	470.12 *(41)*	480.22 *(21)*
64. PEDION AREOS	473.86 *(26)*	489.00 *(20)*
65. AGIOS ARTEMIOS	473.88 *(36)*	476.66 *(33)*
66. BRILISIA	475.30 *(33)*	485.76 *(26)*
67. FREATIDA	480.62 *(32)*	503.80 *(22)*
68. AGIOS DIMITRIOS	483.65 *(52)*	493.57 *(28)*
69. MELISSIA	487.24 *(29)*	492.10 *(19)*
70. PALLINI	492.27 *(22)*	510.00 *(14)*
71. PEIRAIKI	493.33 *(39)*	509.34 *(23)*
72. AGIOS STEFANOS	498.62 *(29)*	512.14 *(14)*
73. GLIKA NERA	499.50 *(20)*	503.75 *(8)*
74. ILISIA	505.69 *(43)*	521.11 *(26)*
75. ARGIROYPOLI	507.11 *(52)*	515.00 *(23)*
76. AMPELOKIPOI	513.58 *(60)*	517.87 *(40)*
77. POLIGONO	516.48 *(27)*	540.00 *(10)*
78. AKADIMIA PLATONOS	517.27 *(33)*	525.00 *(14)*
79. NEA ERITHRAIA	517.89 *(19)*	540.50 *(10)*
80. ILIOYPOLI	520.76 *(52)*	521.95 *(23)*
81. IRAKLEIO	522.08 *(24)*	532.14 *(14)*
82. NEO FALIRO	524.63 *(41)*	549.34 *(27)*
AVERAGE RENT PER ETHNICITY	472.29 *(1614)*	479.54 *(1020)*

Notes: The classification was made according to owners' rent offers as they have been declared to the Greek seeker.

APPENDIX 1.
AREAS CLASSIFICATION & MONTHLY RENT OFFERS
HIGH STATUS

HIGH STATUS AREAS *(OBSERVATIONS)*	**PANEL A** **GREEK RENT**	**PANEL B** **ALBANIAN RENT**
83. ZOGRAFOY	524.66 *(45)*	531.87 *(29)*
84. SEPOLIA	525.72 *(48)*	534.26 *(34)*
85. PAPAGOY	527.31 *(41)*	547.61 *(21)*
86. XOLARGOS	528.33 *(36)*	540.00 *(24)*
87. METAMORFOSI	530.20 *(50)*	550.00 *(23)*
88. ALIMOΣ	532.41 *(31)*	567.63 *(19)*
89. NEA IONIA	533.55 *(56)*	555.17 *(29)*
90. XILTON	536.78 *(28)*	558.94 *(19)*
91. ELLINIKO	541.48 *(47)*	554.09 *(27)*
92. MAROYSI	545.60 *(41)*	569.60 *(29)*
93. NEA SMIRNI	547.16 *(53)*	570.97 *(41)*
94. AGIA PARASKEYI	549.25 *(54)*	563.93 *(33)*
95. GERAKAS	553.00 *(30)*	567.22 *(18)*
96. PASSALIMANI	555.73 *(41)*	585.41 *(24)*
97. XALANDRI	557.69 *(39)*	570.00 *(25)*
98. KASTELA	560.00 *(47)*	602.00 *(35)*
99. PENTELI	563.47 *(23)*	571.53 *(13)*
100. LIKOVRISI	565.00 *(14)*	594.00 *(5)*
101. KALLIMARMARO	574.44 *(18)*	590.55 *(9)*
102. THISEIO	578.18 *(22)*	628.00 *(10)*
103. PALAIO FALIRO	601.15 *(26)*	613.33 *(15)*
104. ANOIXI	607.60 *(25)*	633.33 *(12)*
105. LIKAVITTOS	612.91 *(24)*	625.50 *(10)*
106. NEA FILOTHEI	626.52 *(23)*	641.42 *(6)*
107. FILOTHEI	630.00 *(18)*	646.64 *(6)*
108. KABOYRI	634.43 *(44)*	669.33 *(16)*
109. PEYKI	639.16 *(24)*	648.33 *(9)*
110. BARKIZA	641.81 *(22)*	653.33 *(15)*
111. DIONISOS	642.33 *(17)*	672.00 *(4)*
112. GLIFADA	645.71 *(28)*	677.64 *(17)*
113. PSIXIKO	647.30 *(26)*	667.77 *(13)*
114. BOYLA	652.57 *(35)*	680.00 *(20)*
115. AKROPOLI	660.93 *(32)*	693.63 *(14)*
116. BARI	672.50 *(24)*	691.66 *(12)*
117. KIFISIA	689.11 *(34)*	724.37 *(16)*
118. DROSIA	689.33 (*15)*	774.44 *(7)*
119. BOYLIAGMENI	692.00 *(25)*	743.33 *(12)*
120. EKALI	700.74 *(27)*	750.00 *(3)*
121. KOLONAKI	734.44 *(27)*	743.33 *(7)*
122. FILOPAPOY	735.26 *(19)*	761.42 *(7)*
AVERAGE RENT PER ETHNICITY	589.33 *(1279)*	603.23 *(683)*

Notes: The classification was made according to owners' rent offers as they have been declared to the Greek seeker.

APPENDIX 2.
COEFFICIENT ESTIMATIONS -PAIRED DIFFERENCE; ALBANIAN – GREEK: ACCESS AVAILABILITY & RENT OFFERS

Panel A; Probit: Marginal Effects Panel B; OLS: Coefficients & Marginal Effects - Independent Variable : ***Ethnicity***

AREAS	PANEL A ACCESS AVAILABILITY	PANEL B RENT OFFER	AREAS	PANEL A ACCESS AVAILABILITY	PANEL B RENT OFFER
1.PETRALONA	-0.285 *(0.163)* 0.000 * (84)	2.575 me 0.007 *(14.260)* 0.860 (54)	14. ANO LIOSIA	-0.354 *(0.398)* 0.000* (96)	0.907 me 0.001 *(10.036)* 0.929 (75)
2. PERAMA	-0.152 *(0.178))* 0.000 * (92)	1.175 me 0.003 *(7.761)* 0.881 (76)	15. KERAMIKOS	-0.166 (0.222) 0.000* (48)	0.494 me 0.001 *(18.836)* 0.980 (39)
3. KAMINIA	-0.227 *(0.227)* 0.000* (88)	2.368 me 0.006 *(10.459)* 0.824 (66)	16. KORIDALOS	-0.031 *(0.047)* 0.000* (126)	5.657 me 0.014 *(8.065)* 0.493 (109)
4.AGIA SOFIA	-0.125 *(0.187)* 0.000* (96)	2.222 me 0.006 *(7.277)* 0.765 (86)	17. PLATEIA AMERIKIS	-0.393 *(0.411)* 0.000* (47)	8.441 me 0.021 *(19.101)* 0.666 (32)
5. ROYF	-0.523 *(0.199)* 0.000* (42)	18.968 me 0.050 *(21.457)* 0.402 (25)	18. LEOFOROS AXARNON	-0.071 *(0.102)* 0.000* (56)	0.678 me 0.001 *(0.495)* 0.950 (48)
6.AGIOS BASILEIOS	-0.217 *(0.207)* 0.000* (92)	0.660 me 0.001 *(9.153)* 0.943 (68)	19. PETROYPOLI	-0.154 *(0.202)* 0.000* (168)	6.764 me 0.017 *(6.961)* 0.349 (145)
7. NIKAIA	-0.090 *(0.121)* 0.000* (132)	4.609 me 0.012 *(9.541)* 0.637 (111)	20. PSIRI	-0.823 *(0.096)* 0.000* (34)	53.125 me 0.133 *(137.239)* 0.192 (18)
8. METAXOYRGEIO	-0.157 *(0.232)* 0.000* (38)	2.175 me 0.005 *(18.065)* 0.907 (34)	21. OMONOIA	-0.588 *(0.069)* 0.000* (34)	0.000 me 0.000 *(40.127)* 1.000 (18)
9. PLATEIA BATHIS	-0.104 *(0.125)* 0.000* (96)	12.615 me 0.033 *(8.365)* 0.162 (77)	22. AGIOS PANTELEIMON	-0.142 *(0.183)* 0.000* (56)	9.157 me 0.003 *(10.319)* 0.401 (46)
10. STATHOS LARISIS	-0.315 *(0.365)* 0.000* (38)	7.777 me 0.020 *(14.429)* 0.602 (27)	23. AIGALEO	-0.216 *(0.281)* 0.000* (120)	2.779 me 0.008 *(7.027)* 0.698 (95)
11. KERATSINI	-0.119 *(0.139)* 0.000* (134)	1.224 me 0.003 *(8.690)* 0.890 (105)	24. KOLONOS	-0.347 *(0.393)* 0.000* (46)	13.474 me 0.033 *(22.001)* 0.552 (36)
12. AGIOI ANARGIROI	-0.111 *(0.172)* 0.000* (108)	8.235 me 0.021 *(4.499)* 0.094 (96)	25. TAYROS	-0.177 *(0.211)* 0.000* (124)	3.161 me 0.007 *(11.070)* 0.778 (96)
13. AGIOS NIKOLAOS	-0.170 *(0.149)* 0.000* (82)	8.366 me 0.009 *(13.027)* *0.535* (59)	26. AGIA BARBARA	-0.447 *(0.353)* 0.000* (76)	7.619 me 0.018 *(15.912)* 0.644 (57)

Notes: In Panel A, the dependent binary variable is the invitations and rejections to the seekers. In Panel B, the dependent variable is owners' rent offers to the seekers. Statistically significant at 1 %(*); 5 %(**).

Panel A; Probit: Marginal Effects Panel B; OLS: Coefficients & Marginal Effects - Independent Variable : *Ethnicity*

AREAS	PANEL A	PANEL B	AREAS	PANEL A	PANEL B
	ACCESS AVAILABILITY	RENT OFFER		ACCESS AVAILABILITY	RENT OFFER
27. KALLIPOLI	-0.216 *(0.315)* 0.000* (74)	7.129 me 0.018 *(10.366)* 0.504 (63)	40. KIPSELI	-0.183 *(0.216)* 0.000* (120)	3.665 me 0.008 *(4.507)* 0.427 (111)
28. BOTANIKOS	-0.090 *(0.099)* 0.000* (44)	2.063 me 0.003 *(9.098)* 0.826 (33)	41. MOSXATO	-0.441 *(0.335)* 0.000* (102)	9.877 me 0.002 *(12.212)* 0.296 (72)
29. KOYKAKI	-0.208 *(0.315)* 0.000* (74)	10.566 me 0.025 *(19.767)* 0.605 (32)	42. KOLOKINTHOYS	-0.222 *(0.296)* 0.000* (36)	0.158 me 0.000 (12.148) 0.990 (30)
30. RIZOYPOLI	-0.428 *(1.020)* 0.000* (56)	0.375 me 0.000 *(25.399)* 0.989 (28)	43. PATISIA	-0.169 *(0.214)* 0.000* (142)	8.419 me 0.019 *(5.432)* 0.143 (116)
31. PLATEIA KOLIATSOY	-0.272 *(0.297)* 0.000* (44)	7.285 me 0.017 *(7.321)* 0.349 (34)	44. PLATEIA VIKTORIAS	-0.131 *(0.173)* 0.000* (76)	4.075 me 0.009 *(10.009)* 0.692 (62)
32. KAMATERO	-0.350 *(0.210)* 0.000* (80)	13.205 me 0.031 *(11.037)* 0.255 (52)	45. GALATSI	-0.532 *(0.429)* 0.000* (82)	9.000 me 0.020 *(10.410)* 0.400 (88)
33. NEAPOLI	-0.106 *(0.111)* 0.000* (69)	2.646 me 0.006 *(14.018)* 0.853 (53)	46. PERISTERI	-0.126 *(0.176)* 0.000* (158)	3.996 me 0.009 *(6.843)* 0.567 (134)
34. METS	-0.333 *(0.296)* 0.000* (36)	4.625 me 0.011 *(22.026)* 0.838 (26)	47. PATISION	-0.225 *(0.291)* 0.000* (62)	11.418 me 0.009 *(14.747)* 0.457 (51)
35. KAISARIANI	-0.225 *(0.213)* 0.000* (80)	2.646 me 0.020 *(14.018)* 0.853 (59)	48. BIRONAS	-0.472 *(0.341)* 0.000* (72)	12.284 me 0.027 *(15.828)* 0.450 (48)
36. PAGRATI	-0.171 *(0.208)* 0.000* (198)	4.370 me 0.010 *(5.090)* 0.402 (159)	49. ILION	-0.204 *(0.251)* 0.000* (88)	12.112 me 0.026 *(10.320)* 0.259 (71)
37. MENIDI	-0.225 *(0.320)* 0.000* (62)	0.268 me 0.000 *(14.420)* 0.985 (51)	50. DAFNI	-0.370 *(0.356)* 0.000* (108)	11.000 me 0.024 *(11.948)* 0.377 (78)
38. LEOFOROS LIOSION	-0.260 *(0.249)* 0.000* (46)	4.285 me 0.010 *(13.717)* 0.760 (34)	51. KALLITHEA	-0.356 *(0.311)* 0.000* (184)	15.750 me 0.032 *(8.254)* 0.074 (125)
39. XAIDARI	-0.258 *(0.332)* 0.000* (142)	7.092 me 0.016 *(8.622)* 0.421 (104)	52. NEA XALKIDONA	-0.233 *(0.295)* 0.000* (60)	3.095 me 0.006 *(11.139)* 0.785 (49)

Notes: In Panel A, the dependent binary variable is the invitations and rejections to the seekers. In Panel B, the dependent variable is owners' rent offers to the seekers. Statistically significant at 1 %(*); 5 %(**).

Panel A; Probit: Marginal Effects Panel B; OLS: Coefficients & Marginal Effects - Independent Variable : *Ethnicity*

AREAS	PANEL A	PANEL B	AREAS	PANEL A	PANEL B
	ACCESS AVAILABILITY	RENT OFFER		ACCESS AVAILABILITY	RENT OFFER
53. LOFOS SKOYZE	-0.432 *(0.418)* 0.000* (63)	19.869 me 0.043 *(21.740)* 0.380 (34)	66. BRILISIA	-0.200 *(0.274)* 0.000* (70)	10.466 me 0.022 *(5.603)* 0.083 (59)
54. PEIRAIAS KENTRO	-0.286 *(0.286)* 0.000* (125)	0.042 me 0.000 *(12.308)* 0.997 (78)	67. FREATIDA	-0.295 *(0.284)* 0.000* (68)	23.184 me 0.048 *(19.375)* 0.250 (54)
55. IMITTOS	-0.421 *(0.221)* 0.000* (76)	7.187 me 0.014 *(12.502)* 0.579 (48)	68. AGIOS DIMITRIOS	-0.409 *(0.241)* 0.000* (122)	9.917 me 0.042 *(8.625)* 0.271 (80)
56. ELLINOROSON	-0.360 *(0.345)* 0.000* (52)	32.577 me 0.070 *(28.604)* 0.284 (37)	69. MELISSIA	-0.256 *(0.315)* 0.000* (59)	4.863 me 0.009 *(13.671)* 0.728 (48)
57. GIZI	-0.220 *(0.179)* 0.000* (57)	1.591 me 0.010 *(7.176)* 0.827 (39)	70. PALLINI	-0.320 *(0.281)* 0.000* (50)	17.727 me 0.036 *(12.273)* 0.172 (36)
58. NEA FILADELFIA	-0.233 (0.264) 0.000* *(118)*	12.685 me 0.003 *(8.645)* 0.164 (83)	71. PEIRAIKI	-0.383 *(0.330)* 0.000* (85)	10.530 me 0.033 *(11.848)* 0.387 (62)
59. GOYDI	-0.226 *(0.272)* 0.000* (67)	8.196 me 0.037 *(13.921)* 0.567 (54)	72. AGIOS STEFANOS	-0.405 *(0.131)* 0.000* (74)	13.522 me 0.027 *(22.879)* 0.565 (43)
60. EXARXEIA	-0.233 *(0.264)* 0.000* (57)	12.685 me 0.025 *(8.645)* 0.164 (46)	73. GLIKA NERA	-0.521 *(0.226)* 0.000* (56)	4.250 me 0.008 *(20.496)* 0.840 (28)
61. NEOS KOSMOS	-0.343 *(0.322)* 0.000* (128)	10.033 me 0.021 (9.844) 0.322 (95)	74. ILISIA	-0.272 *(0.158)* 0.000* (110)	15.413 me 0.030 *(10.586)* 0.165 (69)
62. AGIOS ELEYTHERIOS	-0.295 *(0.335)* 0.000* (88)	14.734 me 0.031 *(6.584)* 0.056 (70)	75. ARGIROYPOLI	-0.537 *(0.417)* 0.000* (111)	7.884 me 0.015 *(18.090)* 0.668 (75)
63. MAKRIGIANNI	-0.447 *(0.456)* 0.000* (103)	16.250 me 0.021 *(25.586)* 0.536 (62)	76. AMPELOKIPOI	-0.243 *(0.184)* 0.000* (148)	4.291 me 0.008 *(9.752)* 0.664 (100)
64. PEDION AREOS	-0.193 *(0.187)* 0.000* (62)	15.153 me 0.031 *(13.162)* 0.268 (46)	77. POLIGONO	-0.531 *(0.166)* 0.000* (64)	23.518 me 0.045 *(24.914)* 0.359 (37)
65. AGIOS ARTEMIOS	-0.125 *(0.093)* 0.000* (96)	2.777 me 0.005 *(13.387)* 0.838 (69)	78. AKADIMIA PLATONOS	-0.514 *(0.382)* 0.000* (70)	7.727 me 0.014 *(20.984)* 0.721 (47)

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Panel A; Probit: Marginal Effects Panel B; OLS: Coefficients & Marginal Effects - Independent Variable : *Ethnicity*

AREAS	PANEL A	PANEL B	AREAS	PANEL A	PANEL B
	ACCESS AVAILABILITY	RENT OFFER		ACCESS AVAILABILITY	RENT OFFER
79. NEA ERITHRAIA	-0.454 *(0.247)* 0.000* (44)	22.605 me 0.043 *(16.865)* 0.265 (29)	92. MAROYSI	-0.363 *(0.363)* 0.000* (88)	23.990 me 0.043 *(11.046)* 0.048** (70)
80. ILIOYPOLI	-0.440 *(0.283)* 0.000* (118)	1.187 me 0.002 *(9.688)* 0.904 (75)	93. NEA SMIRNI	-0.271 *(0.284)* 0.000* (118)	23.802 me 0.043 *(12.099)* 0.065 (94)
81. IRAKLEIO	-0.400 *(0.416)* 0.000* (49)	10.509 me 0.019 *(14.400)* 0.499 (38)	94. AGIA PARASKEYI	-0.375 *(0.415)* 0.000* (112)	14.630 me 0.026 *(13.176)* 0.282 (87)
82. NEO FALIRO	-0.391 *(0.306)* 0.000* (92)	24.713 me 0.047 *(10.359)* 0.026** (68)	95. GERAKAS	-0.363 *(0.330)* 0.000* (66)	14.222 me 0.025 *(15.620)* 0.379 (48)
83. ZOGRAFOY	-0.470 *(0.276)* 0.000* (102)	7.208 me 0.013 *(11.011)* 0.523 (74)	96. PASSALIMANI	-0.357 *(0.304)* 0.000* (91)	29.684 me 0.053 *(17.875)* 0.113 (65)
84. SEPOLIA	-0.260 *(0.343)* 0.000* (100)	8.535 me 0.016 *(15.882)* 0.599 (82)	97. XALANDRI	-0.312 *(0.195)* 0.000* (96)	29.684 me 0.022 *(17.857)* 0.113 (64)
85. PAPAGOY	-0.400 *(0.192)* 0.000* (107)	20.301 me 0.038 *(16.664)* 0.245 (62)	98. KASTELA	-0.333 (0.271) 0.000* (108)	41.148 me 0.075 *(18.412)* 0.037** (82)
86. XOLARGOS	-0.282 *(0.318)* 0.000* (78)	11.666 me 0.022 (10.313) 0.281 (60)	99. PENTELLI	-0.407 *(0.241)* 0.000* (54)	29.684 me 0.014 *(17.857)* 0.113 (36)
87. METAMORFOSI	-0.490 *(0.321)* 0.000* (110)	19.800 me 0.037 *(18.028)* 0.291 (73)	100. LIKOVRISI	-0.562 *(0.210)* 0.000* (32)	29.000 me 0.051 (28.193) 0.331 (19)
88. ALIMOS	-0.324 *(0.227)* 0.000* (74)	35.212 me 0.066 *(34.976)* 0.330 (50)	101. KALLIMARMARO	-0.428 *(0.244)* 0.000* (42)	16.111 me 0.028 *(26.966)* 0.563 (27)
89. NEA IONIA	-0.412 *(0.301)* 0.000* (126)	21.618 me 0.040 *(11.611)* 0.084 (85)	102. THISEIO	-0.541 *(0.315)* 0.000* (48)	49.818 me 0.086 *(25.647)* 0.081 (32)
90. XILTON	-0.290 (0.299) 0.000* (62)	22.161 me 0.041 *(20.210)* 0.294 (47)	103. PALAIO FALIRO	-0.379 *(0.313)* 0.000* (58)	12.179 me 0.020 *(9.243)* 0.224 (41)
91. ELLINIKO	-0.520 *(0.455)* 0.000* (96)	12.601 me 0.023 *(15.755)* 0.434 (74)	104. ANOIXI	-0.500 *(0.423)* 0.000* (52)	25.733 me 0.042 *(19.793)* 0.213 (37)

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Panel A; Probit: Marginal Effects Panel B; OLS: Coefficients & Marginal Effects - Independent Variable : *Ethnicity*

AREAS	PANEL A	PANEL B	AREAS	PANEL A	PANEL B
	ACCESS AVAILABILITY	RENT OFFER		ACCESS AVAILABILITY	RENT OFFER
105. LIKAVITTOS	-0.500 *(0.214)* 0.000* *(48)*	10.500 me 0.020 *(21.366)* 0.631 (34)	114. BOYLA	-0.324 *(0.368)* 0.000* (74)	27.428 me 0.042 *(56.361)* 0.114 (55)
106. NEA FILOTHEI	-0.592 *(0.131)* 0.000* (54)	14.906 me 0.023 *(40.181)* 0.717 (29)	115. AKROPOLI	-0.600 *(0.274)* 0.000* (70)	32.698 me 0.049 *(26.263)* 0.239 (46)
107. FILOTHEI	-0.631 (0.332) 0.000* (38)	16.666 me 0.026 *(25.749)* 0.532 (24)	116. BARI	-0.480 *(0.422)* 0.000* (50)	19.166 me 0.028 *(30.778)* 0.545 (36)
108. KABOYRI	-0.586 *(0.382)* 0.000* (82)	34.907 me 0.054 *(25.253)* 0.187 (60)	117. KIFISIA	-0.486 *(0.341)* 0.000* (74)	35.257 me 0.051 (29.784) 0.258 (50)
109. PEYKI	-0.535 *(7.530)* 0.000* (44)	9.166 me 0.014 *(22.568)* 0.692 (33)	118. DROSIA	-0.375 *(0.375)* 0.000* (42)	55.111 me 0.123 *(43.169)* 0.228 (22)
110. BARKIZA	-0.304 *(0.370)* 0.000* (46)	11.515 me 0.017 *(10.701)* 0.307 (37)	119. BOYLIAGMENI	-0.481 *(0.356)* 0.000* (54)	51.333 me 0.074 *(48.988)* 0.312 (37)
111. DIONISOS	-0.545 *(7.530)* 0.000* (44)	29.647 me 0.046 *(34.949)* 0.418 (21)	120. EKALI	-0.714 *(0.306)* 0.000* (56)	49.259 me 0.070 *(45.552)* 0.296 (30)
112. GLIFADA	-0.366 *(0.366)* 0.000* (60)	31.932 me 0.049 *(36.771)* 0.399 (45)	121. KOLONAKI	-0.600 *(0.240)* 0.000* (70)	8.888 me 0.012 *(47.374)* 0.854 (34)
113. PSIXIKO	-0.531 *(0.099)* 0.000* (64)	20.470 me 0.031 *(26.537)* 0.458 (39)	122. FILOPAPOY	-0.458 *(0.114)* 0.000* (48)	26.165 me 0.035 *(57.494)* 0.657 (26)

Notes: In Panel A, the dependent binary variable is the invitations and rejections to the seekers. In Panel B, the dependent variable is owners' rent offers to the seekers. Statistically significant at 1 %(*); 5 %(**).