Homelessness and Housing Exclusion in Serbia

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› **Abstract**_ *This paper aims to illustrate dynamic interaction between individual characteristics/actions and structural/ institutional change that frame routes into and exits from homelessness in Serbia, with particular focus on main domains of housing exclusion according to the ETHOS typology. The paper is informed by recently completed research consisting of questionnaires and focus groups with people accommodated in shelters for homeless people in the three biggest cities in Serbia. The main research findings show that respondents are poorly covered by social services although exposed to the risk of financial poverty due to high unemployment. Poverty exposes them to the risk of housing exclusion because of unaffordable rents in the completely unregulated private rental sector, and because access to social housing has been dramatically reduced as a result of housing privatization. While the new social housing sector (as safety net) has been slowly evolving it is inadequate to meet the real housing needs. This situation, combined with poor information about social housing options, discourages people at risk of housing exclusion to claim their right to housing. Further, due to a rather high institutional tolerance towards illegal construction the roofless situation is a less significant factor of housing exclusion than expected.*

› **Key words**_ *housing exclusion, shelter use, homelessness in Serbia*

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Introduction

This paper conceptualises homelessness as a multidimensional phenomenon characterized by: The absence of adequate and or secure housing, following the ETHOS definition (Busch-Geertsema *et al*, 2010); exclusion from the labour market; and difficulties in accessing, and/or stigmatization, in relation to accessing social services, and exclusion from the community or reciprocal relationships, including family and other social networks (Hutchinson, 2002, p.172; Mandić, 2004). Both individual and structural factors, and their dynamic interaction are relevant to understanding the causes of homelessness (Avramov, 1997 p.80; Marpsat, 2005). Depending on individual variations, or variations during a person's life cycle, and on structural risks, homelessness is thus understood as a differentiated process in terms of the routes into homelessness and the exit patterns in different population groups (especially by age, sex, ethnicity, etc.), and the duration of homelessness (temporary, cyclical – recurring, and chronic) (Culhane and Metraux, 2008).

This paper aims to illustrate the basic features of homeless people in Serbia, the different routes into, and possible exit routes out of homelessness, with particular attention paid to the role of housing. The analysis is primarily informed by research conducted in the shelters for adult and elderly people in the three biggest cities in Serbia (Belgrade, Novi Sad and Nis) in late 2011 and early 2012. Therefore, the research data are restricted to homeless people in temporary accommodation. The three key analytical questions are: Firstly, what is the relevance of housing exclusion to the routes of entry into the shelter; second, what are the other most common reasons for their entry; and third, to what extent is social housing perceived as a route out of the shelter, alone or in combination with other services. In order to clarify relevant structural characteristics of the Serbian society, a brief contextual analysis is presented next. This is followed by details of the research methodology employed and empirical data analysis. In the concluding part, empirical findings are summarized and discussed.

Social and Housing Context of Homelessness in Serbia

Serbia only entered the first phase of institutional transition towards a market society after 2000, and this transition has been slowed down by the global economic crisis. Huge social costs, related not only to economic restructuring but also to economic stagnation, have significantly increased the risk of homelessness, particularly in the context of the almost complete withdrawal of the state from housing provision. High unemployment rates, job insecurity and decreasing income, have left considerable sections of the population facing severe housing affordability problems. In the following sections, the key structural aspects

important for understanding homelessness as an outcome of social and housing exclusion in Serbia are briefly outlined. This section also provides information about how the legal framework regulates access to housing, as well as how the system of social protection operates.

Housing and social exclusion

In recent history, the concept of social housing for those with low income and socially vulnerable was largely disregarded in Serbia. During the socialist period, the issues of poverty, poor housing, and homelessness were largely ignored and the housing system did not manage to provide public housing for all households who required it due to limited economic resources and low efficiency. Consequently, the lower income groups were left to find individual solutions and relied on either building or renting self-built, often illegal dwellings. Therefore, illegal construction emerged as an unofficial social housing policy, tolerated as inevitable side effect of the failure of the official housing system (Petrović, 2001; 2004). After 2000, housing policy has been slowly emerging at political agenda, but legislation governing the sphere of social support in housing or social housing development is lagging behind. As a result of housing privatization, Serbia has become a country of homeowners. According to the census data for 2002, 83 percent of households were homeowners, only 2 percent rent publicly owned flats (down from 23 percent in 1991), some 4 percent rent privately owned flats, with nearly 6 percent of households sharing flats with their relatives. There is no regulation of rents in the private rental sector, resulting in a an affordability problem in rental housing, particularly as almost 50 percent of not privatized public rental housing are occupied by tenants who enjoy a permanent right to use the flats without any eligibility testing or other beneficiary criteria, which means that these flats are almost inaccessible to new households.

Some estimates state that almost 20 percent of the housing stock (500 000 flats) were built illegally, nearly half of which were constructed after 1990 (Petrović, 2004; ECE 2006). It might be argued that widespread illegal housing and high institutional tolerance towards it has lessened the amount of homelessness in both living rough and inadequate (and even insecure) housing, except in cases of extremely marginalized groups. The risk of housing and social exclusion is highest in cases of illegal construction that does not meet legal requirements because the houses were built with inadequate materials and/or on public land not envisaged for housing. Furthermore, of the 593 registered Roma settlements in Serbia (with roughly 250 000 inhabitants) 34.6 percent are partly and 35.5 percent are completely illegal, while 43 percent are slums (Jakšić and Bašić, 2005, p.32). Due to social exclusion, Roma in Serbia often live in segregated neighbourhoods – settlements, mainly on the outskirts of cities – with inadequate infrastructure and substandard living conditions in general.

In addition to the Roma, refugees are a further vulnerable group in need of social support in housing. Since the wars in the 1990s, the Republic of Serbia is a country with the largest population of refugees and internally displaced persons in Europe, and one of the countries that hosts persons with the lengthiest refugee status in the world. In 2012 there were 66 408 persons with refugee status and 210 148 displaced persons from Kosovo (Commissariat for Refugees, 2012). They have a particularly high unemployment rate and housing difficulties (Group 484, 2009). In addition, it is estimated that more than two-thirds of the refugees who have acquired citizenship are without secure housing, and a proportion of them, despite the decisions to close the collective centres, still live in 42 unofficial centres (Cvejić and Babović, 2008).[1] The refugee population in Serbia face particular housing difficulties as 61 percent live in the unregulated private sector or with friends/relatives; while 70 percent of those who own the houses/flats live in semi-constructed housing (the construction process has not been finished). Also, the majority of refugees are still having trouble accessing their housing property/rights in their countries of origin (either because their housing was destroyed in war, or because they are denied access or the right to buy/privatise their flats, under the same conditions as the majority of the population in their countries of origin).

With enduring economic hardships, housing affordability became an increasing problem for the general population, particularly of newly formed, middle or low-income households. Since the 1990s, the average housing price to income ratio has been constantly high, exceeding 15 for newly built flats, and 11 in the second hand housing market, while rent (median for private rental sector) to income[2] ratio exceeds 0.5 in big cities. Due to the rise in utility costs and housing mortgages, 6.6 percent households face housing expenditures that exceed 50 percent of their income, which is the case for one in every three households in the two lowest income deciles (RSO, 2010). According to the Household Budget Survey in 2007, 17 percent of households were in arrears in paying housing costs (RSO, 2007).

This widespread household poverty is independent of tenure status. Although the majority of poor people are homeowners, the size and quality of their flats is lower than average, and they lack the funds for housing maintenance. In 2007, in comparison to households above the poverty line, poor households lived more often in spaces not suitable for housing, and in housing built before 1970 with poor sanitation facilities (RSO, 2007).

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1 According to the Commissariat for Refugees, there is an urgent need to provide housing for 11 500 most vulnerable refugee families in collective centers and private accommodation.

2 Income is taken as average for the population in general. The calculation is based on the assumption that the 'grey' economy increases the average household income for 30 percent.

The poor housing conditions coincide with other dimensions of material deprivation as 80 percent of households with income insufficient for basic food and/or elementary clothing lived in very poor housing conditions, in comparison to 10 percent of all households (Government of The Republic of Serbia (GRS), 2009). The actual situation is even worse bearing in mind that Household Consumption Survey data does not include Roma and others living in illegal settlements, homeless people and those residing in collective centres. Renting is rare option for poor people, as both sectors (public and private), are inaccessible to them. Due to high segmentation of private rental market, there is a higher than average share of renters within the middle and highest deciles and the smallest share among deciles with lowest income (GRS, 2009). Since 2010, there is a downward trend in the share of private rentals among lower income households, which reflects their higher risk of homelessness, either in manifest or latent (living with relatives in overcrowding conditions) form.

Because of housing affordability problems, a widespread strategy for young and/or divorced lower income people is to live with their extended families. Thus, according to census data (2002), 20.5 percent of households are composed of extended families, while 30 percent of one-parent families live in extended families (Petrović, 2009). Such strategies generally reduce the risks of homelessness, but contribute to the overcrowding in flats that are generally modest in size in cities. Consequently, over 15 per cent of the housing stock (380000 flats) is overcrowded i.e. there is less than 10 sq. m space per person, which also might be considered as a hidden form of homelessness, particularly when it is combined with inadequate infrastructure.

Finally, Serbian society is among the oldest in the Europe, which usually means an increased demand for social housing or social support, as aged persons have fewer resources and increasing need for social care within the context of shrinking households' size linked to 'patchwork' families of modern societies. Although slower family transformation hides these problems in Serbia, one in every three non-family households consist of aged persons living alone.

Residual regulation and social protection for people at risk of homelessness

Serbia's candidate status for accession to the EU obliged it to align its strategic goals with the Europe 2020 Strategy. Currently, there is no reliable data on the number of homeless people in Serbia. As illustrated in the previous section, this is largely due to the existing methodology of collecting data on households and other statistical records. In 2011, for the first time, the Census included shelters within the category of collective housing unit, thus enabling coverage of the shelter users as well, although no separate data about them are available. The criteria of minimum "adequate standards" in housing are not clearly defined, which considerably narrows the definition of homelessness by excluding many groups that live in inad-

equate and insecure housing. The terms "primary" homeless (those living rough) and "secondary homeless" (those who live in spaces inhabited out of necessity, such as sheds, basements, cars, etc.) are often used, and attests to the narrow understanding of homelessness. Those living rough are often arrested for "vagrancy" related offences, primarily in relation to the disruption of public order and begging.[3] The problem of homelessness has not been sufficiently present in political discourses or covered by media, except during the winter when daily newspapers report on people who are freezing on the street.

The existing legal framework in Serbia depicts inconsistent and ambivalent interpretation of homelessness and lacks an understanding of the context, dynamics, as well as structural causes of homelessness. Although the Constitution of Serbia guarantees human and minority rights recognized by international law, the right to housing is not explicitly specified (GRS, 2006). Under the existing Law on Housing (1992) the State should create a social safety net in housing for vulnerable groups, while the direct provision responsibility is transferred to the local level. Various programs of social housing at the local level, mainly in large cities, are insufficient to meet needs.[4]

Following the key event that placed homelessness on the policy agenda in Europe – the formulation of a joint strategy for the eradication of social exclusion, initiated at the Lisbon summit and developed further through national action plans (Mandić, 2004, p.4)- the Serbian government created a National Strategy for Poverty Reduction in 2003. For the first time, one strategic document explicitly defined homelessness as the most extreme form of social exclusion and called for a new housing policy in order to make housing more accessible, and to define minimum housing standards. However, a Law on Social Housing, adopted in 2009, failed to explicitly mention homelessness as an issue, and left out homeless people when defining a list of especially vulnerable groups who should be considered a priority in all social housing programs (GRS, 2009).

In early 2012, progress was made with the adoption of a National Strategy of Social Housing which: Places an obligation on the government to reduce and eradicate homelessness, suggests embracing an extensive definition, such as the one contained in ETHOS classification, and carrying out a set of measures to

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3 Only in the capital city in year 2011, 2 237 persons were arrested and faced charges, out of which 908 persons were convicted of this offence and police register shows similar numbers for the whole last decade.

4 Since 2003 the city government of Belgrade has funded the program of building 1 100 non-profit flats annually but effective construction is much smaller, and only 15 percent of these flats are intended for rent under favourable conditions to the vulnerable categories. Additional problem lies in the inconsistency of distribution criteria that favour education and employment over social deprivation (Petrović, 2013).

enhance the capacities of institutions to combat homelessness and to increase the accommodation available for homeless people (GRS, 2012). Following the Strategy, an Action Plan was adopted, but instead of developing measures further, the document offered an even less detailed understanding of homelessness, and completely left out an increase of accommodation capacities, one of the two measures stated in the Strategy.

In 2011, the amendments to Law on Residence allowed persons without a permanent place of residence to acquire ID cards. This was previously impossible, and placed enormous difficulties on homeless people in accessing their entitlements (health and social care, etc.) as citizens of Serbia. However, the amendments provide that in such cases the residence is registered as the address of the local centre for social care; necessary by-laws are still pending – local centres, for now, decline to apply the Law.

The Law on Social Care defines the social care system in Serbia (GRS, 2011). Faced with rapidly increasing needs, produced by the post-command economy socio-economic transformation process, the social care system does not provide a satisfactory response. The effective amount of social assistance is not sufficient to cover the costs of housing and other basic necessities; obtaining the assistance takes a very long time, is administratively complex; and many of those in need of social assistance are not adequately informed of their rights.

The Law on Social Care does not recognize homeless people as an explicit vulnerable group. The only service specifically targeting homeless people is a shelter service, reduced almost exclusively to the provision of emergency accommodation in extreme cases of homelessness. The Law, however, delegates jurisdiction to local government, thus derogating the weight of the responsibility and failing to assign financial responsibility for ending-homelessness-policies to the state. To-date, the shelter service has been provided only by social welfare institutions at the local level. The plurality of state funded service providers foreseen by the Law does not yet exist; therefore, the role that the third sector could possibly have in provision of services for the homeless is completely neglected.

The length of stay in the shelters varies from 30 days in most cities and municipalities, to up to 6 months in the capital. Currently in Serbia (with a population of a little over 7.2m people) there are shelters in 12 cities / municipalities. The capacity of these shelters ranges from 4 persons to 105 in the capital city, which is insufficient, especially in winter when all shelters are forced to operate beyond their capacity, further lowering the standard of service provision. Apart from shelters in Belgrade and Novi Sad, the others were established primarily after 2004,

through projects funded by donations. Following the termination of the projects, shelters often do not get an extension of funding through local self-government budgets and get closed down.

The fact that little effort is being directed to empowerment of shelter users and ensuring successful exits from the homelessness, together with insufficient prevention efforts, cause a great number of returns of homelessness.[5] Activities in supporting shelter users are primarily directed to facilitating their admission to homes for Retired/Elderly/Persons with disabilities, or simple return of the shelter user to their family without any professional floating support. Furthermore, there is no uniform system of records even for the existing services, let alone the number of beneficiaries and provided services, which further complicates both monitoring and evaluation of service quality.

Empirical Research Data

Methodological notes

In a context where conceptual frameworks and the methodological experience of researching homelessness is limited (Šikić-Mićanović, 2010, p.48), this first attempt to study people in shelters for adults and older people in Serbia is primarily explorative and descriptive. The questionnaire research was conducted in winter 2011/2012 (from December to February) in shelters in the three biggest cities in Serbia. The total number of people who were interviewed was 136 (in Belgrade 110, Novi Sad 23, Nis 3), while data about the others who were in the shelter at time of the research (173 in total) were collected through the records available in the shelters.[6] For a deeper insight into the role of housing as a cause of entering into shelter, as well as an expected route for exiting out if it, two focus groups with people accommodated in Belgrade's shelter were organized.

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5 In Belgrade almost 30 percent of recorded receptions per year are people who have used shelter service in previous years.

6 Basic demographic data were collected from the records to shorten the time required for the interviews, while some data were requested from both sources to explore possible deviations. The most significant difference concerns the perception of the type of health problems: While professional workers in the shelters registered 68.6 percent of the beneficiaries who suffer from mental health problems only 35.6 percent of the beneficiaries confirm that, most probably due to strong stigmatization of people with mental illness existing in Serbia.

Average beneficiary profile

The average shelter user is a male aged between 51and 65, with a low level of education, who has no income, has never been married and whose social network is weak and exhausted. Nevertheless, some of the findings contradict the existing stereotype on homeless people – this average respondent has worked his whole life, but lost his job in processes of economic restructuring; he is not young enough to be competitive in the market, but not old enough to retire; so he is now unemployed for more than 5 years and has abandoned every hope of finding a job and being able to support himself. Apart from the average profile, it is important to stress that homelessness affects all social groups in Serbia – a third of all shelter users are women and one in every nine persons in shelter is younger than 35. The study also registered very low coverage with social services among shelter users – as many as two-thirds never used social care services (soup kitchen, social assistance, etc.) prior to arriving to shelter, which illustrates the failure of social care system to act in prevention of homelessness. Further, almost 90 percent of shelter beneficiaries suffered from health problems, most of them mental health problems.

Main causes and ways of entry into shelter

Among structural reasons for having to use the shelters, housing problems were most often mentioned (29 percent). The respondents also often listed poverty (15 percent) that might be related to housing affordability problem. Poor health (21 percent) and the lack of a care-giver related to poor health problems (12 percent) appeared also as the most common causes, which can be considered both individual and structural causes as they indicate the failure of the social and medical care institutions. These facts are also reflected in the following findings: Although, according to the law, the centres for social work should provide placement in shelters if necessary, only 40 percent of the respondents come through the centres, while as many as 32 percent of the users were transferred to the shelters directly from the hospital, although a lot of them continued to require continuous health care. All other common causes of homelessness, such as substance abuse, divorce, and domestic violence are mentioned less often. The answers were not significantly associated with either age or sex.

Table 1: Reasons for coming to the shelter

What was the reason for seeking accommodation in the shelter	No. of Respondents	Percent of Respondents
Poverty	21	15
Flat	40	29
Nobody to take care of me	16	12
Domestic violence	2	1
Health problems	28	21
Substance abuse	8	6
Divorce	5	4
Other	8	6
No response	8	6
Total	136	100

Housing as a cause of entering into shelter

This section aims to promote an understanding of the housing history of shelter users in order to gain further insight into their housing exclusion. The data presentation follows the (legal and physical) domains of home according to the ETHOS typology applied to the respondents' housing situation a year before their admission to the shelter and at the moment of interview. Besides that, the expected place of residence after leaving the shelter is taken into consideration.

A year before coming to the shelter most users (91 or 67 percent) lived in a flat/house, one in three had no (adequate) flat, this includes 23 shelter users (17 percent) who were on the street (table 2). The physical domain of respondents' homes a year before coming to shelter falls within the average for the housing stock in Serbia, although more than 30 percent of respondents did not provide the answer. Namely, only one in ten used to live in a state of acute overcrowding (under 8m2 per person). Also, data do not indicate a significant presence of substandard housing, as more than 80 percent of respondents lived in houses made of solid material, and equipped with basic infrastructure. All who lived in substandard housing named shortage of money or poor health as the main reasons for coming to the shelter.

Table 2: Housing situation a year before coming to the shelter

Where they lived during the year prior to coming to shelter	No. of Respondents	Percent of Respondents
Flat/House	91	67
Room	9	6
Inadequate housing	5	4
Institution	5	4
Rough sleeper	23	17
No response	3	2
Total	136	100

The exclusion of the respondents from homeownership is confirmed as only one in five of them had the status of a co-owner, although the respondents were mainly middle aged or older males, thus people with precisely the key characteristics of homeowners in the general population (Petrović, 2004). On the other hand, the experience of renting an apartment in the private sector is above the average (22 percent vs. 4 percent)(table 3), while the proportion renting a flat in the public sector approximates to the share in the general population (6 percent vs. 2 percent), which confirms that the population at risk of social exclusion is insufficiently covered by public housing. The housing affordability seems to be the key in determining housing factors for coming to the shelter, as among the residents who named them there is the smallest share of homeowners or those who used to live in a flat owned by the family, while the share of those who rented flat in the private sector is above the average for the whole sample.

Table 3: Who owned the flat

Who owned the flat they were living in prior to coming to shelter	No. of Respondents	Percent of Respondents
(Co)Owned by respondent	29	21
Owned by family member	32	24
Rented in private sector	30	22
Rented in public sector	8	6
Owned by relative/friend	2	1
No answer	35	26
Total	136	100

More than half of all respondents said that they had a place to stay at the time of the interview –while 17.6 percent stated that they were on the street. It is reasonable to assume that the remaining respondents (23.6 percent) who did not answer did not have secure accommodation either. Most of those who were on the street a year before they came to the shelter were at the time of interview also on the street (up 96 percent), while all the persons who were in institutions a year before gave no answer about their present housing situation (table 4). Both findings confirm that the familial / individual support systems do not provide a way out of homelessness, but only temporary accommodation. In such circumstances, repeated admissions to shelters are a way of survival, and were recorded for 20 percent of respondents (among 35 percent of those who were on the street and 25 percent of those who were in an institution a year before coming to shelter).

Table 4: Housing situation a year before entering the shelter and at the time of interview

	Present situation			
Where they lived a year before coming to the shelter	**Have a place to go**	**Street**	**Does not know, no answer**	**Total**
Flat-house	70	0	20	90
Room-home for singles	8	0	1	9
Subtenant	2	0	3	5
Institution	0	0	5	5
Street	0	23	0	23
No answer	0	1	3	4
Total	80	24	32	136

The largest number of respondents expected to be placed in a nursing home after the shelter (29 percent), followed by those who would return to their own flat / family (23 percent) (table 5). A significant number of respondents gave no answer (24 percent), while almost one in five (18 percent) respondents expected to rent a flat, a rather unlikely option due to their poor economic resources. It is also important to note that 17 out of 25 respondents who expect to rent housing had accommodation / flat a year before coming to the shelter, which means that in the meantime they lost family support, or are no longer able to rent.

Table 5: Expected accommodation after the shelter and combined data of housing situation a year before and at the time of interview

	Housing status before/At present[7]					
Expected housing after the shelter	**Flat/room has a place to go**	**Street-street**	**Inst. – No answer**	**Other**	**Total**	
Nursing Home	20	10	1	8	39	28.7 percent
Their flat with family	26	1	1	4	32	23.5 percent
Rented flat	17	3	1	4	25	18.4 percent
With friends	0	1	0	1	2	1.5 percent
Street	0	3	1	0	4	2.9 percent
Hospital	1	0	0	0	1	.7 percent
No answer	14	5	1	13	33	24.3 percent
Total	78	23	5	30	136	100.0 percent

[7] For a synthetic insight into the residential status of the beneficiaries before or outside the shelter, a variable has been derived that classifies the beneficiaries according to whether in both moments they had housing, were on the street or at first were in an institution, and now do not give an answer, as well as other combinations.

Housing situation and needed assistance

Taking into account all respondents, financial support, support in finding job or getting retirement, as well as placement in a nursing home were the most commonly mentioned forms of assistance. Many respondents gave no answer, and social housing attracted little attention. If combined with respondents' housing situation (past and present), it appeared that those who were constantly on the street (a year before and at the moment of interview) opted above average for financial assistance and social housing, while they completely neglected support regarding (re)integration into the labour market. In general, the data reflects not only the relatively high average age of respondents, but also the lack of support for empowering their labour market and social housing strategies.

Table 6. Housing situation (past and present) and assistance needed

	Housing status year before/ at present					
	Flat/room has a place to go	**Street – street**	**Inst. – no answer**	**Other**	**Total**	
Financial	23	9	1	6	40	29.4 percent
Employment and pension	14	1	1	5	21	15.4 percent
Social housing	1	4	1	2	9	6.6 percent
Nursery home	10	3	0	2	16	11.8 percent
Other	14	1	1	1	17	12.5 percent
Nothing	2	0	1	4	7	5.1 percent
Don't know, no answer	14	5	0	10	26	19.2 percent
Total	78	23	5	30	136	100.0 percent

The respondents who said that they came to the shelter due to housing problems stated that the most needed assistance is financial (33 percent), employment or pension (20 percent), suggesting that affordable housing costs are the main problem they face. A quarter of respondents had no idea what help they would need, while social housing was rarely mentioned, being perceived as unrealistic and difficult to access.

Housing and social exclusions: illustrations from the focus group interviews

Data presented in this section illustrate interconnections between social and housing exclusion that respondents face, their experience in living rough and shelter accommodation, their views regarding nursing homes, social housing, and finding employment as desirable solutions for exiting the shelter, as well as the problems perceived in the realization of these options. Six shelter users took part in the focus group on housing as a cause of entry and expected exit route. Eight

respondents took part in the focus group on unemployment and poverty, as exclusion from labour market and financial poverty are basic domains of social exclusion that are closely connected to the risk of housing exclusion.

Exclusion from homeownership is illustrated by the story of a respondent who became redundant, having worked in a public transport company. Before becoming homeless and living on the street for 7 years, he used to live in his parents' flat (in public property), but his brother exercised his right to buy the flat, and gave him a three-month deadline to move out: "He bought it off. We could have done it together, but I told him to take it, as I am alone and he has a family. He bought the flat and I moved out… and that's the end of the story."

Another respondent, who used to work in a construction company, spent 20 years living in a single room, where the legality of his tenancy was uncertain. He tried to improve his living conditions by building a bathroom through an illegal construction. In the end, he was evicted from these premises and lived on the street for more than a year.

The problems of renting flats in the private sector were often mentioned. Thus, one respondent, a pensioner who was in the shelter with his wife, with whom he had two children, talked about his long (over 25 years) experience in renting flats: "If you live in private accommodation, and if you do not pay between the first and the fifth of the month, they will not keep you. He has a right to evict you in winter. Earlier on he could not throw you out, but now… now he can, even with a child". Respondents complained about the lack of safety in the private rental sector: "No matter if you're a cleaning lady, or a director, or anyone, they are still your masters. You must listen to everybody. If you can't, get out and keep quiet. They don't give a damn. Believe me I have lost the ability to talk, I don't talk about anything anymore. I'm so afraid, I don't know what to do, that's it…"

For those who experienced sleeping rough, protection from cold and immediate physical danger were the biggest problems, as well as a lack of hygiene: "You stay dirty, filthy, you cannot enter a bus if you didn't have a bath and slept on the street. You stink". Respondents believed that people show certain solidarity regarding the food provision: ".. I went into a tavern and told the waiter – please, dip that bread roll into something and give it to me, I am starving. The man looked at me, told me to sit at the table, brought me some cheese, four bread rolls, I looked at the red peppers with garlic and he brought them to me too. One cannot die of hunger; everybody will give you something to eat."

However, the respondents also talked about the stigmatization and discrimination that homeless people face on the street: "People chase us away, which is a real shame, as if we were the worst of all people,… even here (in the shelter) they tell you

that if you don't like it here you can get out". Contrary to that, respondents referred to the moral values of homeless people: "These people here cannot be thieves or something, or those on the street who have nothing. Such men won't attack, or rob a woman on the street with a bag of food. No. That is exactly why he is here or in the park; he does not know how to cope. The one who steals, he lives well…"

Discrimination against homeless people in the labour market was also discussed, and respondents claimed that employers often did not pay them on time, and that they had access only to "risky jobs". The participants that were registered with the National Employment Agency did not have high expectations: "They are of no use, believe me. The only reason I do that is to certify my health insurance and to exercise the right to one-time assistance, pocket money". The lack of a permanent address while job searching was particularly emphasized as a problem: I do not know why I can't get the address if I live here (in the shelter), give me the address for one year". All participants that searched for a job declared that finding a job would solve a lot of their problems and that it would be a more desirable solution than any social benefit: ".. Job is the beginning of everything. I think that the State should organize a kind of centre for us, or a kind of training for self-employment or how to look for a job better… and not just give us money through one-time assistance…".

Nevertheless, younger respondents who expect support in finding jobs were dissatisfied: "This institution, in my opinion, should focus more on employment. There are so many staff members here, so that at least one of them could concentrate on the employment of those who can work."; "They mainly say it's not their job"; "…. and I told them, people it's not rational for either of us if I go back to the street just to be brought back here again in few months.."

Respondents also complained about the lack of support they got at the shelter or from the centre for social work, regarding the rights they have and procedures for applying for social housing or a nursing home: "Last time they (Centre for Social Work) deceived me, they told me that the deadline (to apply for social housing) was in May and it was in March… So I did not apply…" "They (at the Shelter) just tell you about the announcement of a call, and you're on your own…." Those who applied for social housing complained about the lack of information regarding the eligibility criteria for accessing social housing and worried how would they pay the bills and even get a flat because regular income brings a lot of points on the waiting list. For that reason, older participants viewed a nursing home as better solution: "At the age of 65 I think it is better for me to go to a nursing home than to get a flat that I will not be able to pay and in which I will have to cook my own meals and so on…". However, the respondents agreed that resolving younger people's housing problems should be primarily related to increasing their chances for work: "First of all a job, and once you find them a job, then give them some accommodation that they can pay."

Thus in relation to both housing and working options the respondents felt that living at the shelter gave them just a minimum protection, without any efficient program that would empower them to exit homelessness: "We only have food and a place to sleep, for all the rest we have to fight on our own". Staying at the shelter, however means a lot to them: "What can you do when you have no place to go, it is better than staying on the street." "It is better to be here, whatever it is like, with the fleas and lice, than to be on the street."

Conclusion

The profile of shelter users in the biggest cities in Serbia reflects the poor state of the social and health protection systems in Serbia: A significant number of shelter users meet the requirements for placement in nursing homes, but are waiting for a vacancy to arise; a high percentage have serious chronic or acute health and mental health problems, who could be provided with adequate support only in hospitals etc. Since persons leaving total residential institutions (mental hospitals, orphanages, juvenile correctional facilities, or prisons) are not recognized by the social welfare system, they are also among shelter users. The low incidence of respondents who named family violence as the direct cause of sheltering should be connected with the opening of specific shelters aimed at victims of domestic violence, but also to the social reality in which family, even a dysfunctional one, still provides basic existential security, which increase the victims' threshold of tolerance. The same applies to the low incidence of divorce as a cause of sheltering. The small number of refugees or internally displaced persons among the sheltered persons should also be connected to the emergence of adequate specialized support programs.

The personal life stories presented in this article illustrate that homelessness is a multidimensional phenomenon of social exclusion. Therefore, it is no surprise that only three out of every ten respondents name housing as the key reason for coming to the shelter. Although all of them face the lack of adequate housing, the research highlights the varied aspects of social disadvantage closely associated with it: Unemployment, lack of income or money (to pay the costs of housing), lack of health or ability to live independently (any longer), etc. When considering the expected routes out of the shelter, the respondents tended to combine different options. As housing problems are closely related to unavailable financial resources, the respondents, particularly younger respondents with working ability, expressed the need to strengthen their individual capacities, which confirms the necessity for adequate programs of support and the development of sustainable solutions in

housing, including social housing. Because of an undeveloped social housing policy the expectations of state support in housing are low and there is no encouragement in claiming a right to the housing.

The analysis showed that the problem of homelessness in Serbia is not more complex than in other societies, but is further complicated by an underdeveloped system of necessary institutions and support measures for preventing or decreasing the risk of homelessness. It might be concluded that respondents' high risk to housing exclusion comes from several interconnected structural factors: 1. Widespread risk of financial poverty and high unemployment, particularly among vulnerable groups; 2. Poor coverage with social services for those in risk of poverty and social exclusion; 3. Undeveloped social safety net in housing, with poor access to social housing, completely unregulated private rental sector, no housing allowance, poor coordination between the system of social care and social housing policy etc.

Some positive steps have emerged in the last decades through housing programs for refugees and internally displaced persons, primarily funded by international donors. Provision of at-home-assistance for adults and the elderly, or young disabled people, and supported housing for people with disabilities has enabled many individuals to maintain a good quality of life in their own homes despite the difficulties related to health problems, and facilitated the de-institutionalization process. Much progress has also been made with regard to the development of support services for young people leaving homes for children without parental care and foster families[8]. Within the NGO sector shelters have been developed for street children – day care centres that offer a variety of activities of so-called harm reduction. In the past two years several Belgrade non-governmental organizations have been working on advocacy on housing rights in cases of forced eviction of residents of informal settlements (i.e. Roma settlements) in order to prevent such evictions, or at least to ensure that they are done in accordance with international standards. Women who become homeless due to domestic violence are provided with an urgent accommodation in the shelters for women and children, in 11 cities and municipalities in Serbia.[9] The traditional charitable work in Serbia (carried out by church organizations, as well as newer organizations, individuals and associations in the diaspora, and some companies from the private sector) has undoubtedly provided valuable support to vulnerable people, but sometimes the approach of the charitable organizations is conservative and paternalistic, lacking a develop-

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8 Supported housing service for young people who become independent was developed at small scale, which currently provides accommodation for the first months after leaving homes for around 50 young people in Serbia in 18 municipalities.

9 According to the Network of Women Against Violence, www.zeneprotivnasilja.net

mental component to encourage activation of beneficiaries' autonomous potentials, and sometimes the assistance is conditional on ethnic, national, or religious orientation, or moral or political views.

However, all of these projects share inherent problems such as lack of adequate provision capacity (they need additional education and professional practice), lack of coordination (at the national level), the absence of monitoring and evaluation of the results, and finally lack of sustainability as most of these projects have difficulty ensuring public funding once the piloting period funded by donors is over. Therefore, improving the position of homeless people in Serbia should start with the development of a strategic document(s) related to reducing homelessness, adopting a definition on homelessness in accordance with the ETHOS typology, establishing a comprehensive record system, the promotion of diversified policies aimed at prevention, care and empowerment of homelessness based on networking and synergy of different stakeholders, developing an effective social housing system to help people with extreme problems in exercising right to housing, etc. Last but not least, special emphasis should be placed on reducing the social exclusion of homeless people through raising awareness about the structural causes of homelessness, and about homelessness as a considerable social phenomenon, and not an individual choice.

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