
A Dynamic Perspective on Homelessness: Homeless Families in Stockholm

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› **Abstract_** *This article focuses on homelessness among families with children in Sweden, and particularly on the situation of homeless families in Stockholm. The objective is to contribute to the understanding of homelessness by suggesting an intersectional analysis that both includes different levels of analysis – that is, at structural, institutional and household levels – and allows gender, class and migration parameters to be taken into consideration. On the structural level, a restructured housing market in combination with a dismantling of housing policy has raised the threshold for entering the primary housing market, especially for individuals and families with limited economic resources. In addition to the risk of being discriminated against based on ethnicity, this restructuring has appreciably raised the difficulty of entering the market on a more general level. At the institutional level, local social authorities offer solutions to homelessness that have been developed for more traditional groups of homeless people, namely, single men with alcohol or drug problems; they lack the means to change the structural conditions of the housing market or the distribution of housing, and can only expand the secondary housing market, in which people are at risk of becoming 'trapped' as the gap between the primary and secondary housing markets becomes increasingly large. On the individual/household level, a combination of single motherhood, immigration and limited financial resources clearly increases the risk of homelessness and exclusion from other social arenas.*

› **Keywords_** *Homeless families, Sweden, intersectional analysis, ethnicity/migration, gender.*

Introduction

During the 2000s, the existence of homeless families became a focus of attention in Sweden. The term 'homeless families' implies children living in situations of homelessness, something that prior to this had been regarded as non-existent in Sweden, considered a society that places a high priority on children's wellbeing. This attention was first generated by an official report published in 2001, which stated that a considerable number of children, approximately 2000, lived in families that had been evicted from their homes. Since then, a governmental commission has looked into this issue further (SOU, 2005), and a policy of not evicting children from their homes has been a feature of the government's strategy against homelessness since 2007 (Socialdepartementet, 2007). A report from Stockholm University in 2010 stated that there were children in almost 75 percent of the households that had received eviction notices (80 percent in female-headed households and 27 percent in male-headed households). Of the households that had already been evicted, there were children living permanently in 30 percent of them and children living periodically in 50 percent. In 90 percent of cases, the formal reason given for eviction was rent arrears (Stenberg *et al.*, 2010).

Subsequent studies have suggested that, although evictions are *one* reason for families lacking housing of their own, much less research has focused on other factors (such as obstacles barring entrance to the regular housing market), which affect the ability of economically disadvantaged groups and persons/families with a previously recorded eviction to obtain housing (Nordfeldt and Olsson, 2006; Stockholms stad, 2009; Nordfeldt, forthcoming). Higher thresholds to the housing market suggest that homelessness among families is more of an entrance than an exit problem.

This article focuses on homelessness among families with children in Sweden, and particularly on the situation of homeless families in Stockholm. The overall objective is to contribute to the understanding of the complexity and dynamics of homelessness by adopting an intersectional analysis, combining factors on structural, institutional and individual/household levels, as well as stressing explanatory parameters such as ethnicity/migration, gender and class (see de los Reyes and Mulinari, 2005).

The article is based on a case study conducted in Stockholm between 2007 and 2008; the qualitative aspect of the study involved using records of interviews with representatives of the local housing market in Stockholm, local social authorities (LSAs) and homeless families. This material is supplemented with statistical information from surveys conducted by The Swedish National Board of Health and Welfare (NBHW) in 2005 and 2011. In the first section below, the theoretical framework for the article is outlined. After that, statistical data from the above-

mentioned NBHW survey is presented. The empirical data from the case study is introduced by moving from the micro- (individual/household), via meso- (institutional), to the macro- (structural) level.

Towards an Intersectional Analysis on Homelessness

Homelessness is a complex issue, and one element of this complexity is the difficulty of defining it. How to define and determine situations in which a person or a family should be regarded as homeless differs over time and space. Homelessness is defined in relation to current living conditions in a country, but whom to consider homeless also differs between municipalities within a country, for example, and according to which agent and with what purpose information on homeless people is presented. Definitions are, thus, not neutral, and ways of defining homelessness are related to which explanatory factors are emphasised and which policies and measures are used to deal with this issue (Sahlin, 1992; Burt *et al.*, 2001; Hansen Löffstrand and Nordfeldt, 2007; FEANTSA, 2009).

The developing theorisation of homelessness has involved ever more complex and dynamic explanations, discussing, for example, 'pathways to homelessness' from a dual structural/individual division of explanatory factors (see e.g. Wolch and Dear, 1993; Swärd, 1998; Burt *et al.*, 2001; Anderson and Christian, 2003; Clapham 2003). In the early 1990s, the North American geographers Wolch and Dear developed a theoretical model that combined structural and individual explanatory factors. The model takes as its departure point structural factors such as welfare state restructuring and economic marginalisation, in combination with changes in housing policy and the housing market that led to a rise in the number of individuals/households at risk of becoming homeless, namely, 'protohomeless'. The path from protohomelessness to homelessness can be explained by structural factors in combination with individual trigger factors (Wolch and Dear, 1993).

This way of combining influential conditions corresponds with the theoretical perspective of *intersectionality*. De los Reyes *et al.* (2002) stress that people's living conditions are shaped in the intersection between several power structures. These power structures are constituted by socially constructed differences that are embedded in each other, and that are active and changing in different spatial and historical contexts. These dominating power structures are articulated in the unequal distribution of material resources, dominating ideologies and the construction of language itself, and the ways in which everyday life is lived.

The theoretical perspective of intersectionality was developed as a criticism of the perceived failure of feminist theories to connect gender to a more multidimensional and dynamic understanding of power relations. However, the researchers emphasise that

an intersectional perspective is also applicable outside the feministic field of research, where it can be used to develop analyses with a wider and more historical understanding of power and inequality in other fields (de los Reyes *et al.*, 2002). Mattsson (2010) stresses intersectionality as a way of analysing power structures, and understanding how different social categories relate to and interplay with each other.

In an intersectional approach, the individual is considered an acting subject, but the scope of the individual is limited and controlled by the category of belonging that is attributed to the individual. De los Reyes and Mulinari (2005) discuss Charles Tilly's concept of *durable inequality* in relation to intersectionality. Tilly argues that boundaries between different categorical belongings, allowing various levels of access to resources and control, provide the bases for durable inequality. These systematic differences between groups and individuals are maintained over time. It is therefore stressed as necessary that different socially and culturally constructed categories be examined empirically, and that how these interrelate to create a system of discrimination be considered (de los Reyes and Mulinari, 2005; Mattson, 2010).

For this study, an intersectional analysis provides a way to interrelate various levels of explanations. First, there is the individual/household level, which in this study includes the following: (1) descriptions of the families' socio-economic structure and (2) individual experiences. Secondly, there is the institutional level; the structural level contains the framework for the institutional level, but it is on this level that the responsibility lies for providing different types of housing solutions to individuals/families who are excluded from the regular housing market – this makes it crucial for this level to be included in the study of homeless families. Thirdly, there is the overall structural level encompassing housing policy, the structure of the housing market, and mechanisms of allocating housing.

Homeless Families: The Statistics

In 2010, a survey of homeless families was conducted by the social authorities in Stockholm. In this survey, 225 families were reported as being homeless by the Local Social Authorities (LSAs) around the city of Stockholm, and the total number of children (under the age of 18) in these families was 455. This is an increase on an earlier (2008) survey, which indicated that 160 families were homeless, with a total number of 347 children (Stockholms stad, 2011).¹ These surveys cover families

¹ The types of temporary housing included in the surveys changed between 2008 and 2010, and more types of temporary housing are included in the latter. These surveys are therefore not fully comparable. At the same time it was suggested in the 2010 survey that reporting from city councils was inadequate, and that at least 95 more families should have been reported (Stockholms stad, 2011).

in contact with social authorities, and families that lodge, for example, with relatives or friends, or are renting an apartment on a second or third hand basis – these are captured neither by the statistics on homelessness, nor by the statistics on evictions if ejected from this type of housing. This is also the case for refugees that have gone underground after the rejection of asylum applications. Families with no or loose ties to the housing market are therefore not fully visible in the statistics.

The Swedish National Board of Health and Welfare (NBHW), which is responsible for the issue of homelessness at the national level, has conducted several nationwide surveys on the clients of social services and shelter residents since the early 1990s. In the 2005 survey, homeless families (with children under 18) were included for the first time in the questionnaire (Socialstyrelsen, 2006).²

According to the 2011 NBHW survey (Socialstyrelsen, 2012), of the total homeless population of approximately 34 000 individuals, 36 percent were reported to be parents of children under the age of 18, 46 percent of these were born abroad. Around half of the parents were caring for their children on a daily basis. The parents are reported to have fewer problems of mental health and/or drug and alcohol problems compared to the population as a whole. Reported causes of homelessness include family problems, and no known problems other than a lack of housing. These findings are in line with studies of homeless families in other countries that indicate economic conditions as a dominating risk factor (see e.g. Gould and Williams, 2010; Hulse *et al.*, 2010).

Around 25 percent of the families had been evicted, and a large number of families have different kinds of special rental contracts: 50 percent were in the so called ‘secondary housing market’ and around 20 percent were lodging with relatives and friends, or sub-letting temporarily (Socialstyrelsen, 2012).

The results from the NBHW surveys correspond with the findings of local surveys that have been carried out in Stockholm and in two districts in the city of Malmö. Single-mother families constituted the largest group of homeless families in Stockholm, making up 60 percent of the 225 homeless families. Single-father

² The NBHW define homelessness in different situations. (1) Persons in acute homelessness, i.e. in emergency and sheltered accommodation / hostel, short-term accommodation or sleeping rough. (2) Persons admitted to institutional care of living in different forms of category housing. (3) Persons staying in long-term housing solutions, i.e. the so called secondary housing market, provided by the social services in the municipalities. (This category has been significantly broadened in the latest survey from 2011). (4) Persons living in short-term insecure housing solutions that they have organized themselves, e.g. subletting or living temporarily and without a rental lease with friends, acquaintances, family or relatives. A fifth category was added in the 2011 survey that included children and young people “in the grey area” between the family and community care (Socialstyrelsen, 2012).

families constituted 10 percent, and couples 30 percent. 74 percent of the homeless families had an immigrant background and had migrated from countries outside of the EU, while 18 percent were of Swedish origin. 6 percent of the homeless families had immigrated from non-Nordic EU countries and 2 percent from Nordic countries (Stockholms stad, 2011). Thirty families with children were identified as homeless in the districts of Malmö under consideration; seventeen of these consisted of a single mother with children, and all adults in the families were born outside of Sweden (Andersson and Swärd, 2007).

A feature that is not particular to homeless families is a lack of income from work, support from different types of allowances, and means-tested financial support. However, there are some differences: eleven percent of families with children have income from work, while only four percent of the entire homeless population has an income from work.

Gender and Immigration Experiences in Intersection

Thus, two distinct categories, plus a combination of both, appear in the statistical data: single mothers and immigrants. This raises questions about immigration/ethnicity and gender in relation to homelessness that will be further developed below. A common feature of homeless families is also a lack of income from work and a heavy dependence on different kinds of allowances, which indicates that it is also relevant to include a class dimension in explanations of homelessness. It is of course very simplistic to use the category 'class' in merely economic terms. Class has a long history as a topic of scientific and political debate (Gramsci, 1971; Bourdieu, 1984) and, through the development towards a more heterogeneous and complex society, social classes have also become more diverse (Eriksson-Zetterquist and Styhre, 2007). However, a fundamental determinant of class is access to resources. In Bourdieu's (1984) theoretical work on class, he identifies three dimensions of capital with their own relationships to class: economic, cultural and social capital. These forms of capital, which are both concrete (economic means) and abstract (cultural and social capital), represent resources that are core factors in defining the positions and possibilities of various actors in different fields. Cultural capital is connected to education, working life experience, language knowledge and manners learnt in childhood; social capital is connected with group membership and social networks (Bourdieu and Wacquant, 1996).

Previous research has indicated that the immigrant population lives to a higher extent in rented housing, in less attractive neighbourhoods and in more overcrowded conditions than the Swedish-born population (Integrationsförvaltningen, 1999; Popoola, 1999; Sahlin, 2002). Research by FEANTSA indicates that families with an immigrant

background also run a higher risk of becoming homeless (FEANTSA, 2002; Edgar *et al.*, 2004). Immigrant families also reside to a higher degree with relatives and friends than the majority of the population and more often hold insecure housing contracts. Studies on housing segregation in Sweden have led to the conclusion that neither income nor education/occupational title can explain the disadvantaged positions that new immigrants and foreign-born Swedes face in the housing market. Molina (2005) relates their weak position in the housing market to both structural and institutional elements. In general, immigrants have lower incomes than people born in Sweden and little or no accumulated capital, and they also face the risk of discrimination by landlords and housing enterprises.

To a substantial degree, homeless families consist of households with a single female breadwinner, which implies that there is a clear gender dimension to this issue. Of the homeless families in the 2005 NBHW survey, 73 percent were single-parent families, and 78 percent of these were single mothers. A report on child poverty in Sweden (Salonen, 2006) points out that children living with a single parent (usually the mother) run three times the risk of being economically disadvantaged than children in two-parent families. Single-parent families lagged behind economically during the 1990s, especially in the larger cities, while children with an immigrant background or born in Sweden to foreign-born parents face four times the risk of being poor than children with a Swedish background.

These findings correspond to British studies that point out that single parents and their children are one of the most disadvantaged groups in today's society in terms of income and housing standards. Webster's (2000) study from the mid-1990s showed that a high proportion of single parents were claiming income support or had no income support, and that their housing standards were clearly below those of two-parent households.

In international research, a feminisation of poverty is emphasised as one explanation for homelessness among women. The fact that women have become breadwinners to a higher degree than before, and are often the sole supporter of a family, can lead to great economic vulnerability. The combination of part-time work, low-paid labour and a labour market moving towards a higher proportion of temporary jobs has increased the risks of becoming homeless (see e.g. Gunnarsson, 2000; Edgar and Doherty, 2001). Another reason for homelessness among women is domestic violence, with the consequent problems for women forced to leave/run away from their homes or finding new housing (Andersson and Swärd, 2004).

At the Household Level: What Obstacles do Homeless Families face on the Housing Market?

In this section, the experiences of homeless families are presented and the obstacles they experienced in the housing market are outlined.³ Of a total of twelve families interviewed, seven were single mother families and five were couples; ten of the families had an immigrant background. There were between one and six children per family. The families lived in hotels, in training apartments, in emergency apartments, and in so-called transitory apartments.⁴ One family, by the time of the interview, had recently managed to obtain a first-hand contract – that is, a direct contract with the owner of a dwelling, instead of subletting.

The experiences of homelessness are unique to each family, but there are also some common aspects to their stories. The causes of homelessness among the interviewed families were evictions due to rent arrears or disturbances; the cessation of second-hand (subletting) contracts; or, more commonly, losing the possibility of lodging with acquaintances or friends. A frequent reason for the latter was the arrival of asylum-seeking family members of a person with a residence permit, leading to overcrowding and the need to find somewhere else to stay. Typically, the person in the family who arrives first to Sweden rents a room in a shared apartment;⁵ however, when the spouse and children arrive some years later, it is no longer possible for everyone to stay in the shared apartment and the family is forced to move out, often in situations where no other housing has been arranged.

For some of the women interviewed, their housing problems had begun following a divorce. This cause of homelessness among women also arises in the Stockholm survey, where 41 percent of participants cited this as a cause of homelessness among single mothers.

³ Eight of the interviews stem from a pilot study where interviews were conducted with homeless families taking part in a local project in a Stockholm suburb. Only the adults in the families were interviewed. The project was run by an LSA in co-operation with the local diaconal centre. The background to this project was that the LSA was incurring rising hotel costs for shelter for families lacking a roof over their heads. As a part of the project, the LSA offered emergency apartments to the homeless families and was actively working to help these families get long-term first- or second-hand rental contracts.

⁴ Training and emergency apartments are administered by the LSA, while transitory apartments are provided by a foundation run by Stockholm City Administration.

⁵ Since 1994, asylum seekers are entitled to arrange housing of their own outside of the asylum camps. In 2003, half of all asylum seekers lived in accommodation that they had arranged by themselves, instead of in the asylum camps, which are often situated outside the large cities where many asylum seekers prefer to live (SOU, 2003, p.75, s.40). One can, for example, lodge with family or friends while waiting for the decision concerning a residence permit.

Some families had children with an illness or handicap, which had affected their capacity to improve their economic situation or to use their energy to search for housing. There were also families where one parent was ill, which equally affected the capacity to search for housing actively.

The dominant shared feature among the families was limited economic means. The families' economic status depended on various kinds of allowances: social security benefit, child benefit, sickness benefits, housing allowances and others. One family comprised a single mother and two children; they were living in shared emergency housing with two other single mothers with children where each family had one room, and they all shared a living room, kitchen and bathroom. The woman interviewed described her housing problems as stemming from an old debt that had grown over the years. The debt originated from selling an apartment in the early 1990s at a substantial loss, and she describes how the growing debt made it impossible for her to get a first-hand contract: "I have tried a long time, many times. [Housing] companies don't want to let to somebody that has debts and records [of unpaid debts]. I also have no steady income, so it is almost impossible".

Stockholm is one of the few cities in Sweden that has a publicly organised waiting list for housing. Of the families with an immigrant background that were interviewed, several had been in Sweden too short a time to have had the chance to obtain a first-hand contract through this waiting list, but respondents see a rented apartment as their only option since they are aware that, while living on allowances, they have no chance of getting a housing loan. Many families describe what one could call a Catch-22 situation; not being able to fulfil the requirements to get a first- or even a second-hand contract (regular employment and a sufficiently high income), they have to rely on temporary housing, and the temporary housing situation, in turn, becomes a (further) obstacle to finding a job. It is hard to be an efficient job applicant when you have a chaotic living situation, and even if you manage to get as far as a job interview, not having a permanent address is definitely not considered an asset.

Another obstacle is the situation of the children. Living in a series of temporary dwellings, sometimes only for a couple of months at a time and not always in the same district of the city, it can be hard to arrange childcare. Many parents do not want their children to change kindergarten several times and therefore refrain from applying for childcare, or else the waiting lists for childcare are so long that they never receive a place for their children within the time that they remain in a given neighbourhood.

Most of the interviewed families wanted to stay in Stockholm; because of the problematic housing situation, moving to other places was not an option. The interviewees describe the importance of living near relatives and friends, and the

importance for the children of staying near their friends. Another reason mentioned by some of the interviewees is the labour market in Stockholm. The chance of getting work in Stockholm is considered to be higher than in smaller cities.

At the Institutional Level – the Secondary Housing Market of LSAs

Owing to the deregulation of housing allocation, the issue of homelessness has become the responsibility of LSAs, which administer what has been termed by researchers as the 'secondary' housing market (Sahlin, 1996, 2006). This segment of housing consists of different kinds of shelters, monitored or supported housing, and various forms of 'social contracts' – for example, those for emergency housing and training flats, and transitional contracts. The terms used for these types of housing differ between different municipalities, but the procedure is that the LSAs hold the contract for the property, which is then subleased to homeless clients. These different kinds of shelters and dwellings are often organised in a so-called 'staircase of transition'. This has become a common way for LSAs to manage assisted housing, and it builds upon the logic that homeless people should advance stepwise upwards to housing with better conditions in terms of physical standards and space, integrity, freedom and security of tenure (Sahlin, 1996, 2005a). The idea of the staircase of transition was originally developed as a means for homeless substance abusers to return to independent living, where individuals, through the 'staircase', could get training in independent living while being monitored by social workers (Sahlin, 1996, 2005a).

The housing support offered by the LSAs to homeless families is at the upper end of this staircase and consists of different kinds of emergency, training and transitional apartments. Sometimes, the LSAs offer apartments with shared facilities, where a family has a bedroom, and shares the kitchen and bathroom with other families. A case study in one of Sweden's larger cities showed homeless families living on campsites, in hostels and hotels (the largest group in this study), with relatives or friends, in apartments with social contracts, in category housing, in emergency apartments or simply moving around (Andersson and Swärd, 2007). According to research from the early 2000s (Sahlin, 2007), the secondary housing market in Swedish municipalities expanded by 58 percent during the 1990s.

The secondary housing market constitutes something of a dilemma for the LSAs, especially in relation to homeless families. The LSAs focus on individual social problems, of which housing may be only one. An LSA has no means of affecting or controlling the allocation of housing on the housing market or the rules and regula-

tions that govern the ability to obtain a first-hand contract. With a rising threshold of entry into the housing market, therefore, the LSAs are becoming landlords to a growing number of people who are not, in fact, in their primary target groups.

At the Structural Level – a Restructured and Tougher Housing Market

Many of the families in Stockholm that lack housing have never been able to establish themselves on the regular housing market (Stockholms stad, 2009). Structural changes in the housing market over recent decades have made it more difficult to gain a foothold, especially in the larger cities. The emphasis on market orientation has grown stronger, with a concomitant decrease in public control over the allocation of housing. Simultaneously, there is a growing shortage of housing in larger Swedish cities, which is especially pronounced in the Stockholm area where there is a shortage of housing both within the city itself and in surrounding municipalities (Boverket, 2009). In particular, there is a shortage of rental apartments, and specifically, affordable rental apartments. An on-going trend of rental apartments becoming owner-occupied apartments has been most pronounced in Stockholm where a numbers of apartments, especially in the centre of the city and the inner suburbs, have been converted in this way.

The commercialisation of the housing market has also resulted in a changing role for the publicly owned segment of the housing market – the so-called ‘allmännyttan’ – that has resulted in the homogenisation of publicly owned and private housing companies. Today, there is no social responsibility inherent in the actions taken by owners of housing companies, and this holds for the publicly owned as well as the private companies. As a representative of a private housing company said: “One must not forget that our task is to manage property. We can sometimes, however, help economically or through cooperation when it comes to social issues”.

Landlords in Sweden are relatively free to set their own requirements for new tenants. They often claim to make individual assessments, but some requirements seem to be of a more general character (Nordfeldt and Olsson, 2006). The Swedish National Board of Housing, Building and Planning (NBHBP) has made a list of requirements that are typically placed on new tenants (Boverket, 2005), which include a clear record in terms of rent arrears or other non-paid debts, long-term employment, and a salary that is at least three times the rent in question. Social security benefits are usually not considered sufficient as income. Furthermore, requirements can include a maximum number of children (in relation to the number of rooms in the apartment) and a clean record in terms of earlier neighbourhood

disturbances. Interviews with landlords in earlier research by The Institute for Housing and Urban Research at Uppsala University confirm these requirements (BråmÅ *et al.*, 2006).

One interviewed representative of a housing company stated the following: “Economic demands are foremost... We want to see that there is an income that can cover the rent, and therefore the income demands stand in relation to the level of rent. We are strict on records of unpaid debts, like everybody else. In certain cases, we demand references from previous landlords”.

It seems that there are some differences among the housing companies in Stockholm in terms of whether they regard social benefits as an acceptable source of income for a first-hand contract. One housing company accepts these in all parts of Stockholm, while others accept social benefits only in some districts. In practice, the effect of requiring an income that is three times the rent differs according to the rent levels of different neighbourhoods.

A view expressed by one representative of a private housing company in Stockholm is that there is a lack of knowledge among [ordinary] people about how to apply for housing – such as the fact that there is a range of private housing companies that advertise apartments on their own websites. Given the existing housing shortage, it is beneficial for individuals to have knowledge about different ways to apply for housing, and also to have contacts.

Some representatives of local authorities expressed the opinion that publicly owned housing companies have somewhat lower demands than private companies. However, another view was expressed that some of the smaller private companies do not necessarily have the same formal demands as the larger housing companies, but could sometimes be more flexible, while the experience among some interviewees was that demands differ between local areas, being lower in less popular neighbourhoods and, conversely, higher in more popular, that is, more central, areas.

In summary, increasing demands by landlords for guaranteed income from employment, an absence of previously unpaid debts, and personal references, have become increasingly significant, with the effect that economically disadvantaged households, and households that lack references from previous housing (such as refugees and other newly arrived immigrants, see Sahlin, 2002), experience great difficulties in being approved for a first-hand rental contract. Rented housing is, in many cases, the only option for individuals and families that do not possess the economic resources to purchase a house or an apartment, or that do not have a sufficiently high income to be able to get a housing loan from a bank.

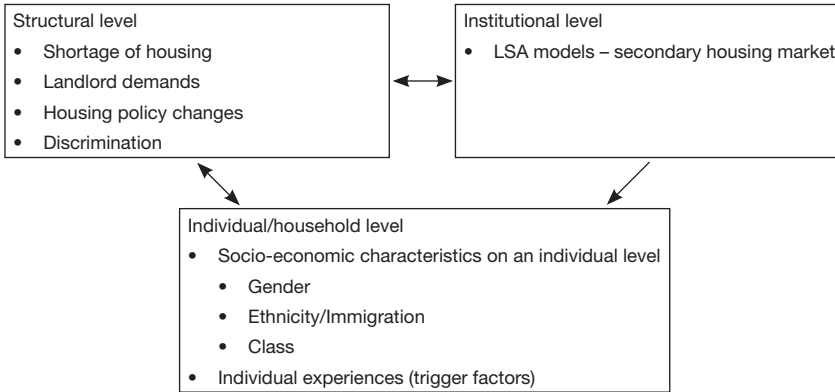
Another obstacle is discrimination in the housing market; this is something that has been debated intermittently over recent years, but less intensively than issues such as labour market discrimination or discrimination within the educational system, for example. In the general requirements for tenants set by landlords, there is no ethnic dimension. However, the shortage of housing in the larger cities means that landlords have several possible tenants from whom to pick when apartments become vacant, and although ethnic discrimination is difficult to pinpoint, the requirements mentioned particularly exclude new immigrants who are dependent to a large degree on social security allowances (BråmÅ *et al.*, 2006), and who lack references from previous landlords in Sweden.

None of the families with an immigrant background that were interviewed cited discrimination as a cause of their problematic housing situation. However, studies on discrimination show that it can manifest in very subtle ways, such as slight differences in reception, offers and advice. For example, some landlords state that it is reasonable to reject an immigrant family based on the fact that there is a high concentration of immigrants in a neighbourhood; while this can be motivated by a wish to counteract ethnic segregation, it is a form of discrimination because it is an act of negative special treatment (Hyresgästföreningen, 2007).

Reports of discrimination to the Equal Opportunities Ombudsman (*Diskrimineringsombudsmannen*) have increased since the early 1990s, and the housing market actors that have been reported are both public and private landlords. Legal protection for people who are discriminated against in the housing market is weak, and it is difficult to prove discrimination since it is often indirect and not overt (Molina, 2005; Sahlin, 2002, 2005b). The absence of organised housing wait lists, for example, makes it difficult to assert that somebody else has been allowed to jump the queue and been ranked higher (Sahlin, 2002).

Conclusion: The Need for Dynamic and Intersectional Analyses of Homelessness

To capture a complex issue like homelessness, it is necessary to develop an analysis that takes several perspectives into account and considers the intersections between these perspectives. In this article, I have emphasising obstacles on the structural, institutional and individual levels that, intersecting, can leave families at risk of being homeless. Following the theoretical model developed by Wolch and Dear (1993) as described above, and an intersectional analysis (de los Reyes *et al.*, 2002; de los Reyes and Mulinari 2005), the discussions are summarised in the following figure.

Figure 1: An intersectional perspective on homelessness

There are clearly families that face a high risk of homelessness, or who find themselves in a marginal situation in relation to the regular housing market. The intersecting socio-economic characteristics of gender, immigration/ethnicity and class undoubtedly affect a family's risk of becoming homeless. Being a single mother and having recently immigrated are two significant factors that increase the risk of being in a marginal position or wholly excluded from the housing market. The class dimension in relation to homelessness is clearly related to a lack of economic resources, but entrance into the housing market can also be affected by resources like cultural and social capital in this field, such as lacking a social network, the right sort of references or knowledge on informal ways of finding housing.

On the structural level, a restructured housing market, in combination with a dismantled housing policy, has further raised the threshold for entering the primary housing market, especially for individuals and families with limited economic resources. Booming prices in the large cities, fewer rental apartments, and high requirements being placed on new tenants with regard to income and personal references, have added to the risk of being discriminated against because of one's ethnic background, and have appreciably increased the difficulty of entering the market.

There is a close connection between housing and labour; this is something that has only been touched upon briefly in this article, but it is an area that needs further research. There is, for example, a risk of being caught in a Catch-22 situation, where excluded or marginal positions in relation both to the labour market and to the housing market reinforce each other in a negative 'circle of exclusion' (Olsson and Nordfeldt, 2008).

On the institutional level, LSAs offer solutions to homelessness that have been developed for a more 'traditional' group of homeless people, namely, single men with an alcohol or drug problem. LSAs have no means by which to affect the struc-

tural conditions of the housing market or the distribution of housing, but can only expand a secondary housing market, in which people are at risk of being trapped as the gap between the secondary and the primary housing markets becomes increasingly large. Given the complexity of homelessness, it is an issue that cuts across several levels of explanatory factors. Intersectional thinking offers a framework for developing a dynamic understanding of homelessness and combining different levels of explanatory factors.

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