



I·SPHERE

Can homelessness happen to anyone? Don't believe the hype!

Glen Bramley & Suzanne Fitzpatrick

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The starting point

- Well-meaning media/charity/political/academic mantras – *“poverty can happen to (almost) anyone”*; *“homelessness is hugely complex”*; *“we are all two (or three) paycheques away from homelessness”*
- Implies: a) distribution is fairly random; b) causes are pretty unfathomable; c) attempts at prediction and prevention are doomed to fail
- But is all this **true**? Can we test these assertions, and their implications, using the available statistics? Yes we can!

Theories of causation

- ‘**Individual**’ v ‘**structural**’ causes
- UK academics tended to favour structural explanations; more recent work argues for ‘**blended**’ approach that acknowledges both
- But still simplistic/deterministic notion of causation - “**necessity**” + “**sufficiency**”
- Critical realist conception of causation:
 - **contingent** – ‘tendencies’; other contextual factors can break link between ‘cause’ and ‘effect’
 - **complex** – multiple/interrelated/feedback loops
 - **stratified** – no one strata logically prior; balance of generative mechanisms may vary between groups/localities

Existing empirical evidence

- In generous **welfare regimes**, prevalence low but high % have complex needs (Scandinavia), and vice versa (e.g. US)
- Impact of **labour market** on homelessness pretty direct in countries with less developed welfare (e.g. S & E Europe), or for groups (e.g. migrants) with limited entitlements
- Where welfare stronger (as has been the case in the UK), **housing market** seems to have more direct effect
- **Personal vulnerabilities** often linked to poverty/ structural disadvantage (e.g. through physical & mental health, addictions, offending behaviours)
- Family and other **'anchor' relationships** can 'buffer' homelessness, but can also be stressed by poverty; strong relationship between poverty and domestic violence/child maltreatment (and also addictions and mental health)

Research questions

- Is the experience of homelessness **randomly distributed** across the population or **concentrated** amongst certain groups?
- What is the relative role played by **individual**, **social support** and **structural factors** in accounting for any patterns found?
- With regard to structural factors specifically, what is the relative contribution of **housing market**, **labour market** and **poverty-related** factors?
- Does the balance between these structural factors and more individual-level factors vary **geographically** and **demographically**?

Three large-scale data sets

- **Scottish Household Survey** – annual cross-sectional 10,000 pa, pooled over years 2003-07 & 2010 (N=28,882 random adults)
*‘Have you ever been homeless, that is, lost your home with no alternative accommodation to go to?’ Last 2 years?
Also in last two years: slept rough; stayed with friends or relatives because nowhere else to live; emergency or temporary accommodation)’*
- **‘UK Poverty & Social Exclusion Survey 2012’**- England + Scotland (N=4121); Similar question, last 5 years; in ‘self-completion’ section
Wider range of background deprivations etc.
- **British Cohort Study (1970)** – GB (N= 7633); in 2000, asked about homelessness up to age 30; can link with key info from age 10 (childhood); 16 (teenage); 26 (young adulthood). Uniquely rich longitudinal source, but older data.

Association and causality

- In moving on to present multivariate (logit) models to ‘explain’ incidence of homelessness, we are inevitably invoking causal explanatory stories, while reporting partial associations
- This can be (fairly) criticised, on grounds that we are trying to explain retrospective homelessness from contemporary socio-demographics, etc.
- In part, we would counter, that what we are doing is really just a cross-sectional analysis....
and (we believed/could evidence) socio economic circumstances and locations of people experiencing homelessness are pretty similar after the episode to what they were before
- *But*, in addition, we then extended the analysis to incorporate datasets where we can actually look at people’s circumstances and characteristics *before* the homeless episode, particularly British Cohort Study
(and, surprise surprise, the patterns look the same)

Modelling approach

- Used binary logistic regression to predict odds of having 'ever' been homeless
- Enter all plausible variables and eliminate clearly insignificant ones
- Draw inferences from effects and significance of individual variables in full model
- Enter these variables in blocks, corresponding to main types of explanatory factors (individual demographics, labour market, housing market, poverty, individual life events), to see which blocks explain more/less, in different sequences
- In cohort study, structure these blocks in time (by lifestage)
- Set up vignette cases of adults/households and simulate impacts on their odds of homelessness for given circumstances or contexts



Table 1: Logistic regression model for adults reporting having ever experienced homelessness, Scotland 2001-07 and 2010

Description	Level	Block	Coeff. B	Sig.	Exp(B)
Aged under 25	INDIV	DEM	-0.349	0.000	0.71
Aged 25-34	INDIV	DEM	-0.077	0.064	0.93
Aged 50-64	INDIV	DEM	-0.550	0.000	0.58
Aged 65+	INDIV	DEM	-1.610	0.000	0.20
Single person hhd <65	INDIV	DEM	0.265	0.000	1.30
Lone parent hhd	INDIV	DEM	0.696	0.000	2.00
Multi Adult hhd	INDIV	DEM	-0.178	0.009	0.84
Sick/disabled indiv	INDIV	DEM	0.404	0.000	1.50
Income-related benefits	INDIV	POV	0.508	0.000	1.66
Financial difficulties (1)	INDIV	POV	0.687	0.000	1.99
Low income % popn (2)	SA	POV	0.015	0.000	1.02
No qualifications	INDIV	LM	0.343	0.000	1.41
Occup routine/service	INDIV	LM	0.174	0.000	1.19
Occup unskilled/unclassif	INDIV	LM	0.174	0.000	1.19
Household with 2+workers	INDIV	LM	-0.418	0.000	0.66
Hhd unemployment rate	INDIV	LM	0.476	0.000	1.61
Access index (3)	SA	LM(A)	0.003	0.003	1.00
Unemployment rate %	LA	LM(A)	-0.140	0.000	0.87
Social renter	INDIV	HSG	1.106	0.000	3.02
Private renter	INDIV	HSG	0.797	0.000	2.22
Number of rooms	INDIV	HSG	-0.224	0.000	0.80
Apartment dwelling	INDIV	HSG	0.222	0.006	1.25
Social renting %	LA	HSG(A)	0.012	0.000	1.01
Private renting %	SA	HSG(A)	-0.625	0.013	0.54
Net need aff hsg % hhd (4)	LA	HSG(A)	0.102	0.001	1.11
Constant			-2.528	0.000	0.08
Model Summary			R Sq	R Sq	Chi Sq
		-2 L L	Cox/Snell	Nagelkerke	(25 d f)
		32076.9	.078	.236	8118.9



Table 2: Comparison of Performance of Models including blocks of variables in sequence, Scotland 2001-07 and 2010

Step	Blocks included	Chi-sq	Deg Frdm	-2 Log Like-	Reduction	Pseudo	Percent
			(no of vars)	lihood	in -2LL	R square	of total
						Nagelkerke	Redn L L
1	One variable	36.7	1	40878.9		0.001	
2	Demographics	4413.5	8	36502.1	4376.8	0.128	37.8%
3	Add Poverty	6460.7	11	33735.0	2767.1	0.189	23.9%
4a	Add Indiv Lab Market	6832.8	18	33362.9	3139.2	0.200	27.1%
4b	Add Area Lab Market	7009.4	20	33186.3	176.6	0.205	1.5%
5a	Add Indiv Hsg Mkt	8090.7	22	32105.0	1081.3	0.235	9.3%
5b	Add Area Hsg Mkt	8118.9	25	32076.9	28.1	0.236	0.2%
	Alternate Sequence B						
3	Add Housing Market	7132.3	15	33081.0	3421.1	0.208	29.6%
4	Add Poverty	7845.6	18	32350.2	730.8	0.228	6.3%
5	Add Labour Market	8118.9	25	32076.9	273.3	0.236	2.4%
	Alternate Sequence C						
3	Add Labour Market	5499.0	15	34714.3	1787.8	0.162	15.5%
4	Add Housing Market	7605.6	22	32607.7	2106.6	0.221	18.2%
5	Add Poverty	8118.9	25	32076.9	530.8	0.236	4.6%



Findings from Scottish analysis

- Valuable dataset for measuring ‘true’ scale of homelessness and profiling who is affected over c.15 years
- Reasonable models can be fitted showing effects of different types of variables as expected (similar models used in ‘forecasting’ project)
- Entering variables in blocks enables broader conclusions, but...
- ...because we can’t sequence these in time, it is a matter of judgement which order you enter them, which means there is a wide margin of uncertainty about relative role of different blocks
- Poverty and housing similarly important, labour market nearly so
- Individual level effects more important than area-level effects



Table 3 Impact on probability of experiencing homelessness of selected scenarios on four illustrative cases of individual households

	A	B	C	D
Scenario	Single	LonePar	Larger	Single
	Workin	pt wk	unem	Sick/Dis
	Priv	Soc	Soc	Soc
	Rent	Rent	Rent	Rent
Baseline probability ever homeless	0.113	0.480	0.220	0.559
Prob if high unemployment poor n'hood	0.162	0.545	0.268	0.622
Prob if high housing market pressure	0.130	0.520	0.249	0.598
Low market pressure, high unem/pov	0.127	0.515	0.244	0.593
Low mkt press, high unem/pov, out of work	0.437	0.630	0.244	0.593
High market pressure, low unem/pov	0.156	0.573	0.290	0.648
High Mkt press, low unem/pov, in work	0.156	0.573	0.092	0.358

These examples show that changes in contextual labour and housing markets would increase probability of homelessness, by similar amounts

But more typical scenarios might entail offsetting effects – e.g. higher housing market pressure with stronger labour market

Outcome depends whether individual likely to actually move in or out of work



PSE Model for England & Scotland

- Slightly better model – wider variety of factors included
- Poverty factors incl material depriv & subjective quite powerful – up to 50% of explanation, depending on order of entry
- Housing market effects stronger (as expected across England), similar to labour market
- Health problems & criminal record – 10% of explanation – not dominant
- Substantial overlap between explanations via poverty or via housing and labour markets [could be poverty being prior cause of labour or housing market difficulty, or the transmission mechanism]



British Cohort Study Model

- Using the British Cohort Study (1970-2000) was a game-changer for this paper, as we no longer had to grapple with the problems of ‘reversing time’s arrow’ (causation) and could look seriously at contribution of different types of factor in different lifestages
- 11,500 adults born in 1 week in 1970 followed to age 30, at which points they were asked about experiences of homelessness as adults (i.e. over 15 years 1985-2000).
- We constructed sets of variables representing demographics, childhood circumstances c.age 10 (especially poverty), teenage issues c.age 16 including schooling problems, delinquency, MH, etc; economic difficulties and relationship etc. issues in 20s; and homelessness outcomes at age 30.
- Similar modelling approach, including sequential blocks of variables and individual vignettes



BCS logistic regression model

Variable description	Block	Coeff B	Sig.	Exp(B)
Female	DEM	.195	.059	1.215
Mixed ethnicity		.843	.070	2.324
Other ethnicity (incl Chinese)		.820	.056	2.271
In rented housing age 10	CPOV	.298	.005	1.347
Propn consumer durables lacked age 10		.415	.052	1.514
Household income £/wk/head age 16		-.003	.047	.997
Living in rural area age 16	GEOG	-.411	.008	.663
Living in northern English regions age 16		-.326	.005	.722
Living in Scotland age 26		-.745	.004	.475
Ever in Care by 16	TEXP	.630	.001	1.877
Excluded from school age 16		.884	.012	2.420
Serious drug use age 16		.896	.006	2.450
Not living w both nat parents at 16		.510	.000	1.665
Accident, hosp or nervous prob at 16		.281	.054	1.325
Mother malaise score high at 16		.336	.044	1.399
Age left full time education	ADEC	-.079	.002	.924
Any unemployment up to age 26		.302	.013	1.353
In rented housing as sep hhd age 26		.790	.000	2.204
Living with parents age 26		-.758	.001	.469
Long term illness/disability age 26	AFLE	.345	.023	1.412
In a relationship age 26		-.870	.000	.419
Has own natural children age 26		.448	.001	1.565
Constant		-1.642	.000	.194
Model Summary	-2 Log Likelihood	R Sq	R Sq	Chi Sq
		Cox/Snell	Nagelkerke	(22 d f)
	3222.3	0.042	0.112	324.7

BCS Blocks of Variables

					Pseudo	
Block	Chi-sq	deg frdm	-2 Log Likelihood	Increment to -2LL	R-Sq Nagelkerke	Share of Total reduction 2LL
One Variable	1.97	1	3767.5		0.001	
Demographics	10.90	3	3758.6	-8.9	0.004	1.6%
Childhood poverty	69.30	6	3477.7	-280.9	0.024	51.5%
Geography	101.40	9	3445.6	-32.1	0.036	5.9%
Teenage Experiences	180.30	15	3366.7	-78.9	0.063	14.5%
Adult economic situation	267.50	19	3279.6	-87.1	0.093	16.0%
Adult family & life events	324.70	22	3222.3	-57.3	0.112	10.5%

This shows that the most important set of factors are related to childhood poverty. Geography has a relatively modest influence, but measures are limited to regional dummies. Teenage experiences (e.g. truancy, substance misuse) are moderately important. But economic difficulties in 20s are as important. Also relationship & health factors in young adulthood – the theme of protective factors

Vignettes from BCS

- We again applied vignette analysis using BCS model
- First, take a white male who had a relatively affluent childhood in the rural south of England, an unproblematic school career, went to university and graduated at 21, who was living with his parents at age 26, with no partner relationship and no children. His predicted probability of homelessness by age 30 is 0.6%.
- Second, take a mixed ethnicity female, who experienced poverty as a child, was brought up by a lone parent, left school or college at 16, had spells of unemployment, and was living as a renter with no partner but with her own children at age 26. Her predicted probability of homelessness by age 30 is 71.2%.

Methodological conclusions (1)

- Retrospective survey questions are a valid and useful approach to measuring and profiling homelessness (although ideally combine with longitudinal surveys)
- Statistical associations not conclusive about causation, but taken in conjunction with coherent qualitative and theoretical rationale they also tell a strong story
- Temporal sequence issue was a challenge, but we demonstrate that conclusions stand when using other data linking prior circumstances to homelessness, notably cohort study
- There are still more 'nuggets' to be mined from sources like BCS (e.g. on role of ACEs), but also clearly a lot of unmeasured individual factors



Substantive conclusions

- Overall, findings support a predominantly structural analysis of homelessness, without discounting individual causation in specific cases:
 - (childhood) poverty – is key
 - health and support needs (e.g. addictions) – contribute but explanatory power less than that of poverty
 - social support networks - ‘buffer’ moderate economic effects to some extent
 - where you live also matters – odds highest in areas of housing pressure, but much less important than individual/household factors
- Demolishes the two pay cheques myth:
 - the odds are systematically stacked for/ against different people
 - for reasons largely outside their control
 - making homelessness *predictable* but not *inevitable*
 - we can use this knowledge to a) target prevention (policy), b) challenge structural inequalities (politics)



Reflections on reactions

- Extraordinary! A level of attention for an academic paper that we can normally only dream of!
- Vary from: “numpty academics stating the bleeding obvious”; to “its not true! I know an ex-stockbroker that sleeps under a bridge near us”; “thank goodness someone has put the record straight!”
- Frontline workers (very pro) v public + campaigners/lobbyists + academics (very divided) v charity fundraisers + Conservative politicians (very anti)
- Who would have thought a paper arguing for a strong link between homelessness and poverty could be this controversial?!?
- Musing: it might be because it taps into something quite deep about (potentially conflicting) motivations for social action: enlightened self-interest v empathy v compassion v justice



Afterword

- It is clearly the case that some homeless charities like to use the ‘two paycheques’ notion/language in their fundraising campaigns
- Commonsense, or a ‘public choice’ perspective, might suggest that this is a good strategy for fundraising.
- However, a recent study of the psychology and ‘framing’ of homelessness issues came out decisively against this as an appropriate strategy

Existing advocacy communications often make the claim that homelessness is a condition that can potentially affect anyone. Campaigners use this strategy in an effort to elevate the issue’s salience among the public. To test whether this strategy is effective, FrameWorks’ researchers included a version of this message: a commonly used statement explaining that ‘we are all three pay cheques away from homelessness’. This appeal to the universal risk of homelessness failed to shift public attitudes or beliefs on any of the outcome scales tested in the experiment, including issue salience, collective responsibility, preventative measures and collective efficacy. Importantly, it failed to broaden people’s understanding of the types of homelessness and the economic causes of homelessness – key intentions of the overall framing strategy.

- Nichols, J, Volmert, A., Busso, D., Pineau, O’Neil, M., M. G., Kendall-Taylor, N., (2018) *Re-framing Homelessness in the United Kingdom*. A FrameWorks MessageMemo, Sponsored by Crisis. Frameworks Institute. [https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/reframing-homelessness-in-the-united-kingdom-a-frameworks-messagememo-](https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/reframing-homelessness-in-the-united-kingdom-a-frameworks-messagememo-2018/)