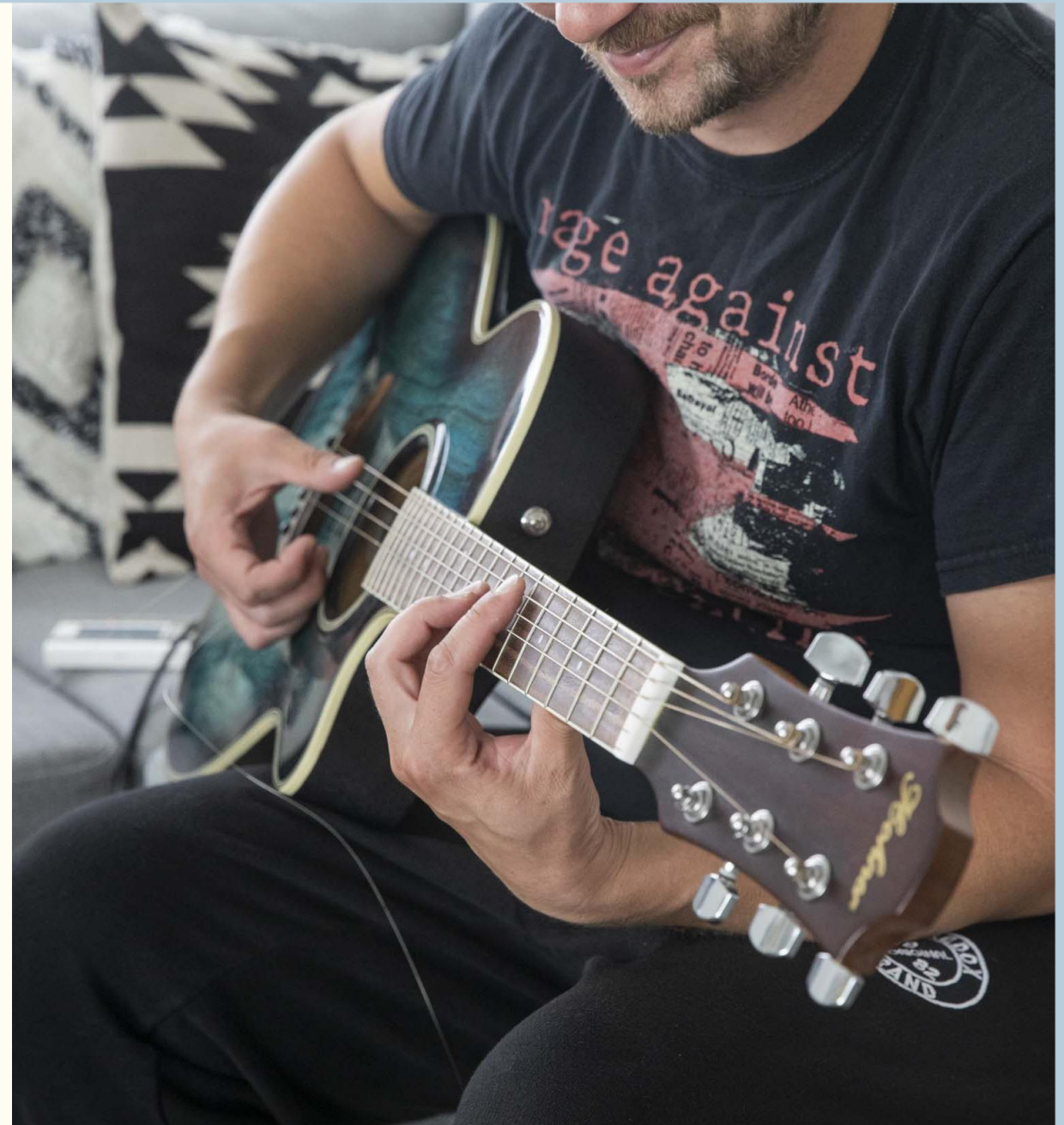


Exploring Housing Trajectories and the Pathways Out of Homelessness in Finnish Housing First

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Y-Säätiö



Motivation

- Finnish Housing First is regarded as best practice (OECD, 2025)
 - Main evidence and limitations
 - PIT count (ARA, 2025)
 - Qualitative evaluations (Kaakinen, 2012; Karppinen, 2020; Karppinen & Fredriksson, 2016; Pitkänen et al., 2019; Pleace et al., 2015)
 - Small scale quantitative evaluations (Sillanpää, 2013; Ministry of Environment, 2011)
- First large-scale study on the effectiveness of Finnish Housing First: here we look at housing trajectories and the pathways out of homelessness

Finnish Housing First

Designed for anyone facing homelessness or the risk of homelessness

1

Different Permanent Housing Options

Scattered housing and supported housing units. Options for specific needs and circumstances.

2

Tailored Support Services

Personalized support services are integral. Aims to address diverse challenges that people may face.

3

Affordable Housing

400 000 state-subsidized rental-apartments. Tenant selection is based on the need for housing.

4

Prevention of Homelessness

Proactive measures: detecting the risk of homelessness & recognizing the significance of early intervention and support.

5

Low-Threshold Work Activities

Acknowledge the diverse skills and capacities of individuals & provide opportunities for engagement that align with their abilities and aspirations.

6

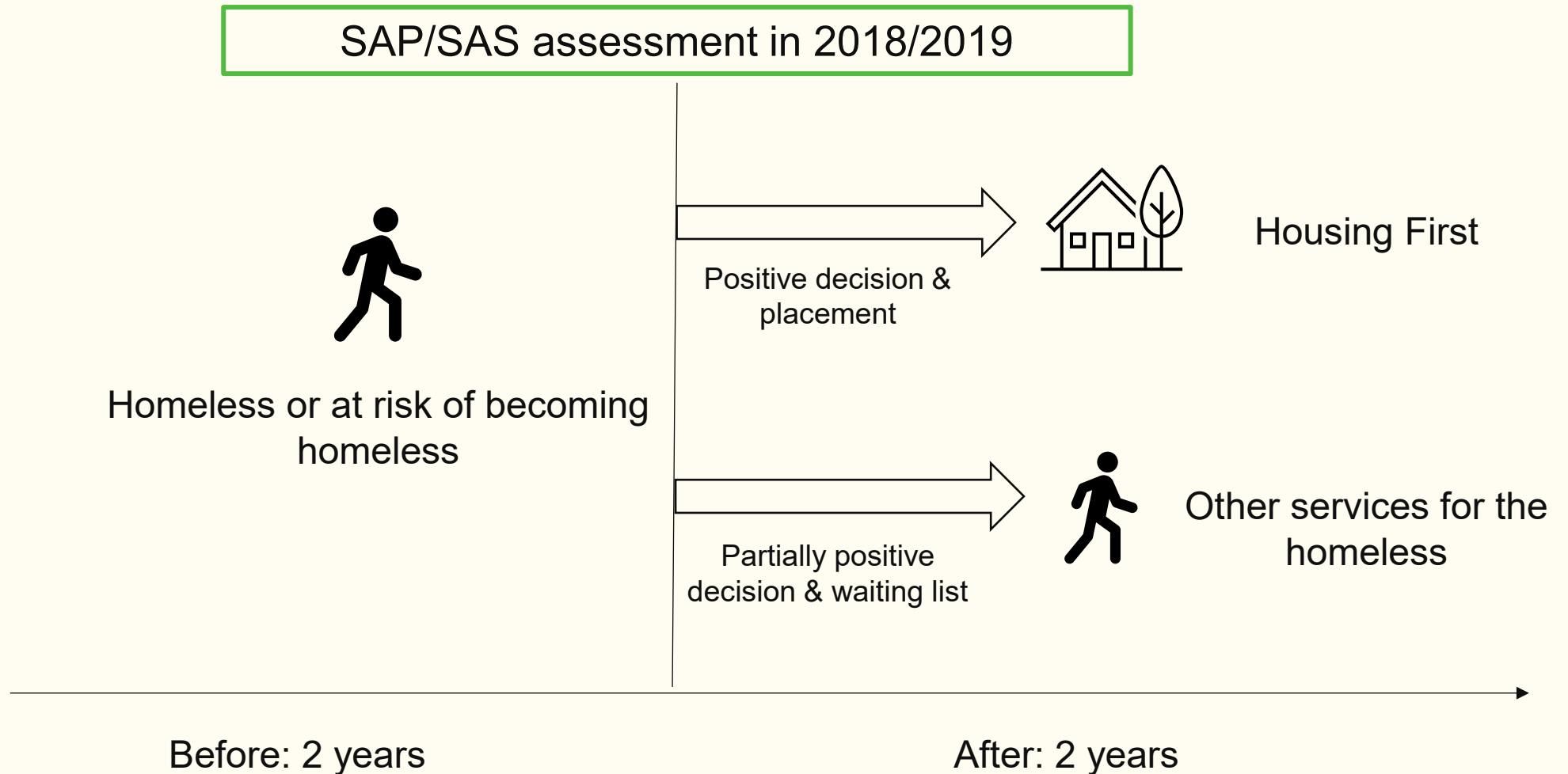
Normality

Normal rental agreements. Main-stream universal social and health services.

Access to Housing First

1. The decision is made by the Housing Support Office within the SAS/SAP group of the municipality (social workers, social counselors, and managers).
2. Applications to SAS/SAP can be submitted directly by the individual in need or through a social worker.
3. A SAS/SAP worker evaluates the application, taking into account the client's housing history, health, financial situation, substance abuse issues, and need for support (using a point scale). This information is collected through interviews with clients or data from client registers.
4. All applications are discussed within the SAS/SAP group, usually within two weeks.
5. The decision can be positive (immediate placement), partially positive (waiting list), or negative (not eligible). The decision is valid for two years.
6. Social counselors are responsible for working with people on the waiting list and keeping in touch with service providers.

Research design: quasi-experimental



Methods and data

Quantitative analysis

- Monthly data: 2 years before and 2 years after SAS/SAP evaluation
- 2 groups of people eligible for HF: target (immediate placement); comparison (waiting list)
- Assuming that the 2 groups are AS IF randomly assigned, outcome differences in the period after the SAS/SAP evaluation is due to Housing First

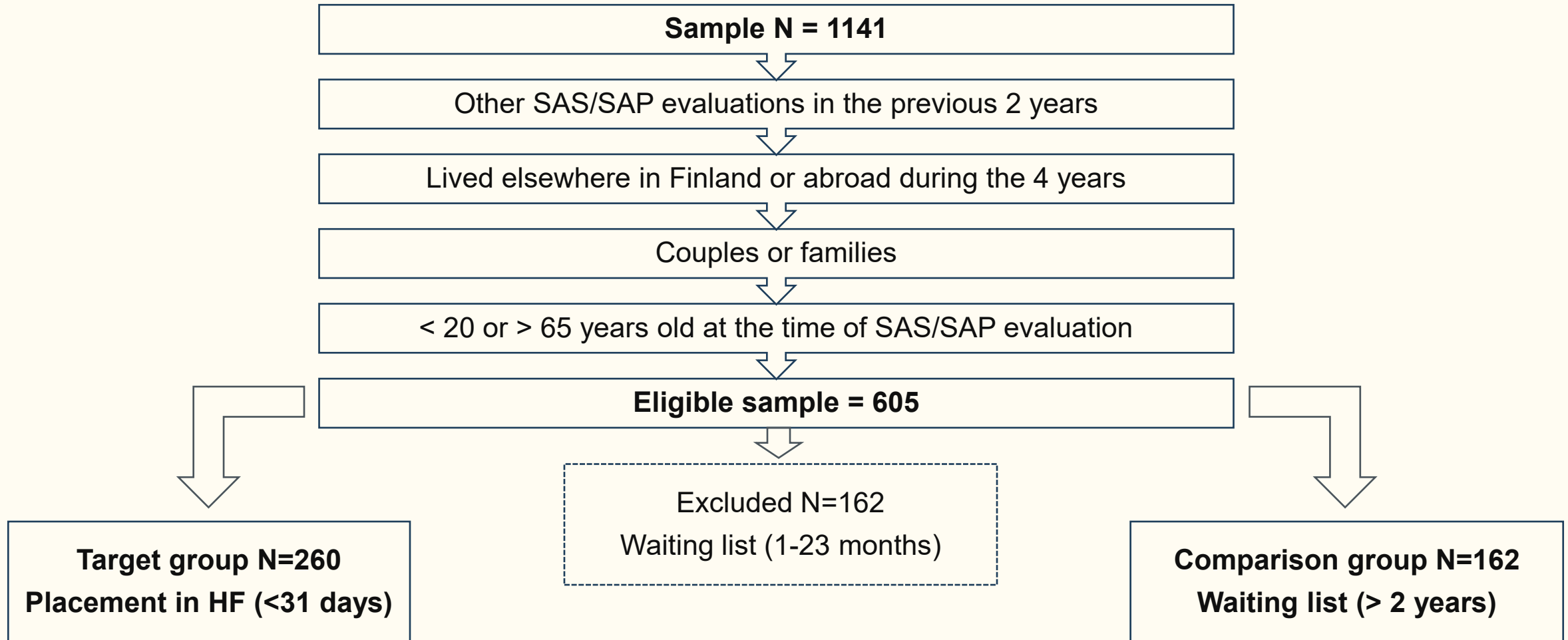
Linked administrative data

- Social and Healthcare clients' register (Municipality)
- Population registry: housing history, birth/death, marriage, children, sex
- [Hospital District (HUS): first aid interventions and secondary healthcare
- Social Insurance Institution (KELA): welfare benefits]

Sample

- Individuals positively assessed by the SAS group in Helsinki and SAP group in Espoo in 2018-2019 (N=1141)
- Exclusionary conditions:
 - ☐ Other SAP/SAS assessments in the previous 2 years
 - ☐ Lived elsewhere in Finland or abroad during the 4 years
 - ☐ Couples or families
 - ☐ < 20 or > 65 years old at the time of SAS/SAP evaluation

Data cleaning



Descriptives

		Comparison		Target		P-value (chi2)
		N	%	N	%	
City of residence						
	Espoo	0	0 %	32	8 %	
	Helsinki	162	38 %	228	54 %	
Age group						
	20-31	51	31 %	46	18 %	0,009
	32-43	46	28 %	77	30 %	
	44-55	42	26 %	88	34 %	
	56-65	23	14 %	49	19 %	
	Average (sd, t-test)	40,11	(0,98)	43,46	(0,74)	
Women		25	17 %	44	17 %	0,534
Active marriage		21	13 %	19	7 %	0,113
Children (yes)		69	43 %	98	38 %	0,144
Housing allowance (time=0)		30	19 %	72	28 %	0,001
F-diagnosis (before SAS)		76	47 %	123	47 %	0,486
Shelter user (yes)		9	6 %	34	13 %	0,029

Propensity score matching

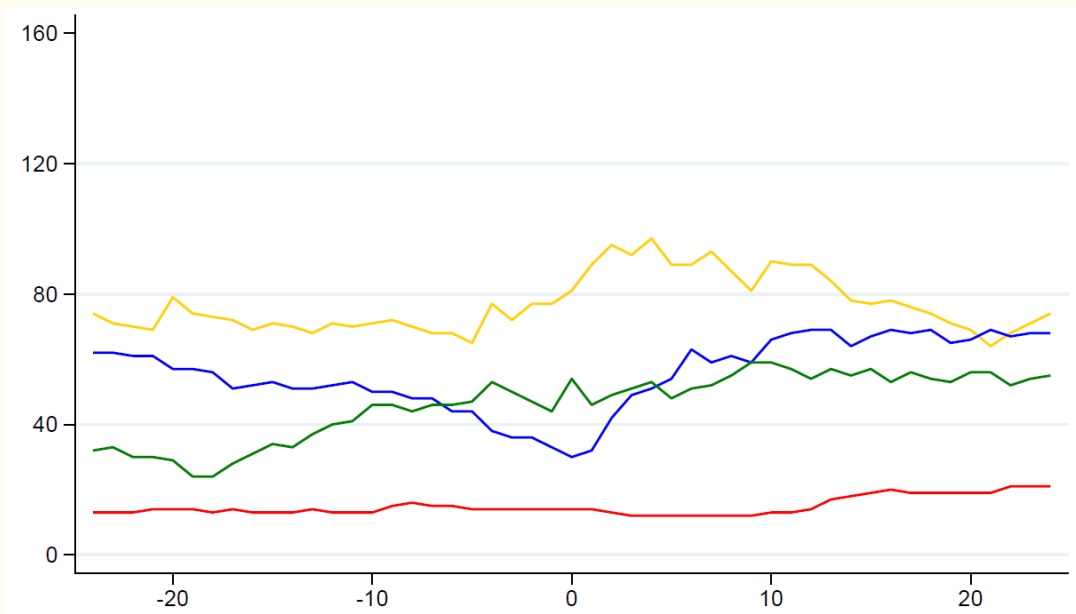
- A method that pairs target and comparison individuals with similar probability of receiving immediate placement in Housing First, based on observed characteristics (age, mental health, substance abuse diagnosis, history of housing instability)
- Why? It helps reducing selection bias: by balancing observed characteristics between target and comparison groups we get closer to random assignment (causal estimation).
- Limitations:
 - Cannot control for variables not included in the model (unmeasured bias remains).
 - Sample Loss: In the matching process some individuals in the target group are dropped, and the sample is reduced

Descriptives after PSM

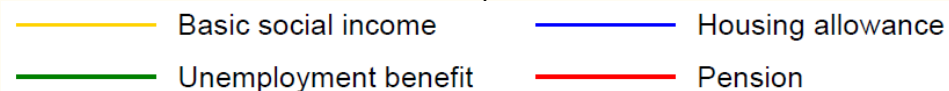
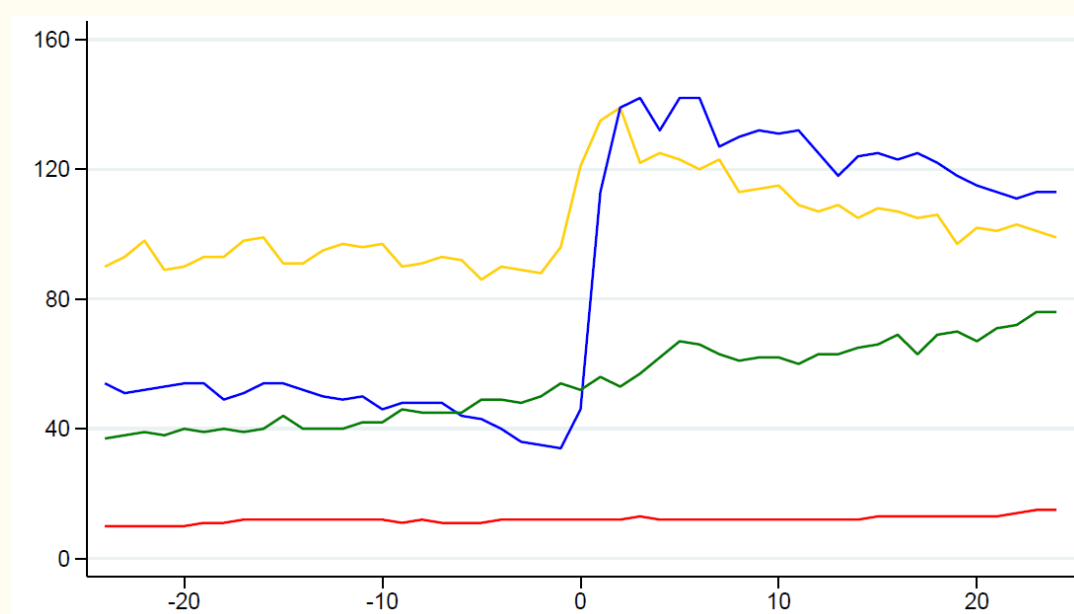
		Comparison		Target		P-value (chi2)
		N	%	N	%	
City of residence						
	Espoo	0	0 %	26	8 %	
	Helsinki	162	50 %	136	42 %	
Age group						
	20-31	51	31 %	43	27 %	0,120
	32-43	46	28 %	66	41 %	
	44-55	42	26 %	37	23 %	
	56-65	23	14 %	16	10 %	
	Average (sd, t-test)	40,11	(0,98)	38,7	(0,84)	
Women		25	17 %	26	16 %	0,941
Active marriage		21	13 %	14	9 %	0,210
Children (yes)		69	43 %	54	33 %	0,086
Housing allowance (time=0)		30	19 %	46	28 %	0,036
F-diagnosis (before SAS)		76	47 %	73	45 %	0,738
Shelter user (yes)		9	6 %	10	6 %	0,813

Recipients of benefits by group

Comparison group



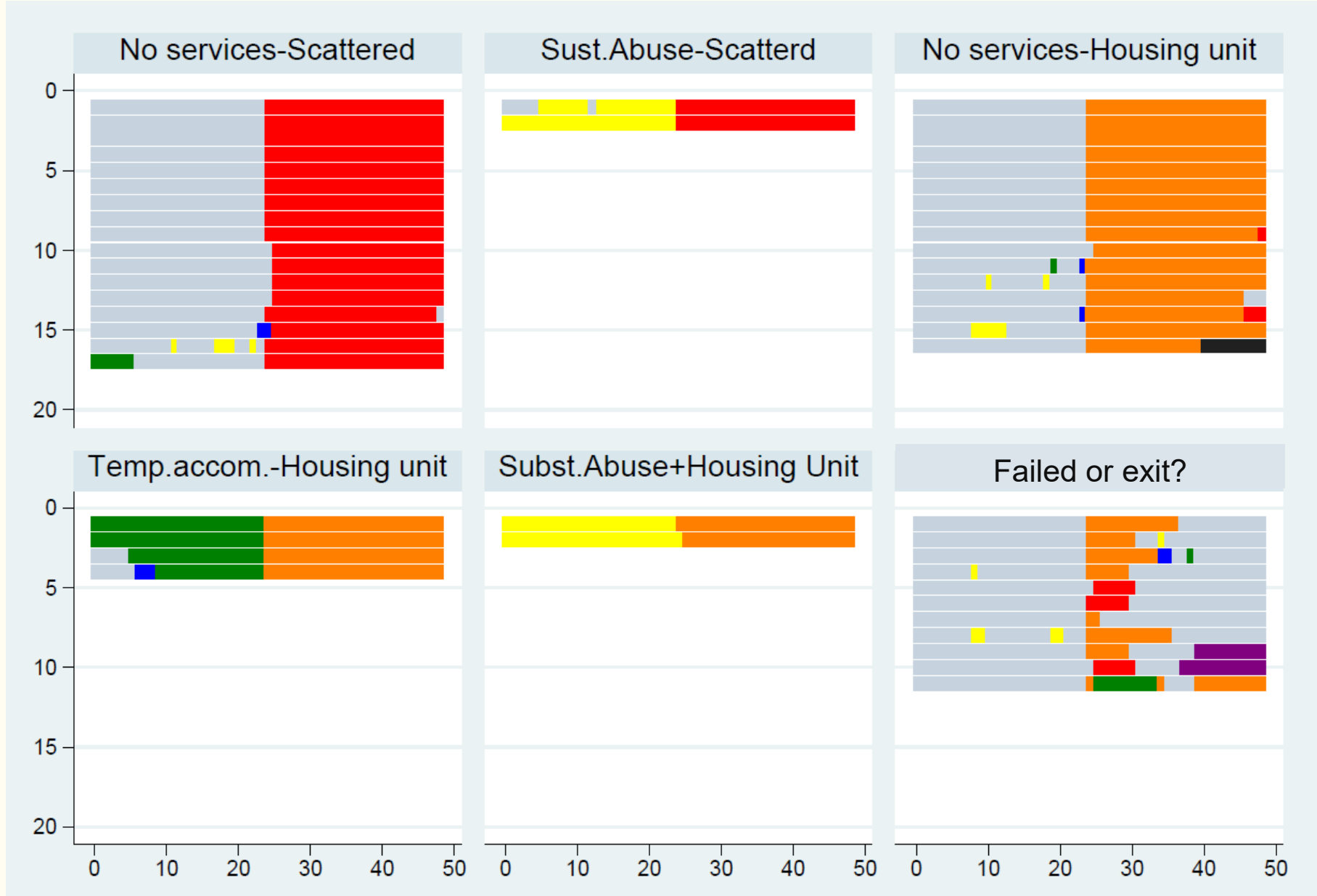
Target group



Analysis of housing trajectories

Analysis of housing trajectories

- Monthly statuses over 48 months
- **Municipal social services** records on the use of residential services.
Categories: emergency shelter, temporary accommodation, substance abuse residential service, service housing, and Housing First – in the form of supported housing and scattered-site housing.
- Sequence analysis: Data-driven clustering identifies patterns by grouping individuals with similar sequences



TARGET GROUP CLUSTERS

No services – Scattered	31%
Subst. abuse – Scattered	4%
No services – Housing unit	31%
Temp. acc. – Housing unit	8%
Subst. abuse – Housing unit	5%
Failed HF or exit?	21%

Emergency accommodation
Temporary accommodation
Supported housing unit
Scattered housing
Service housing
Residential substance abuse services
Not in a residential service
Dead

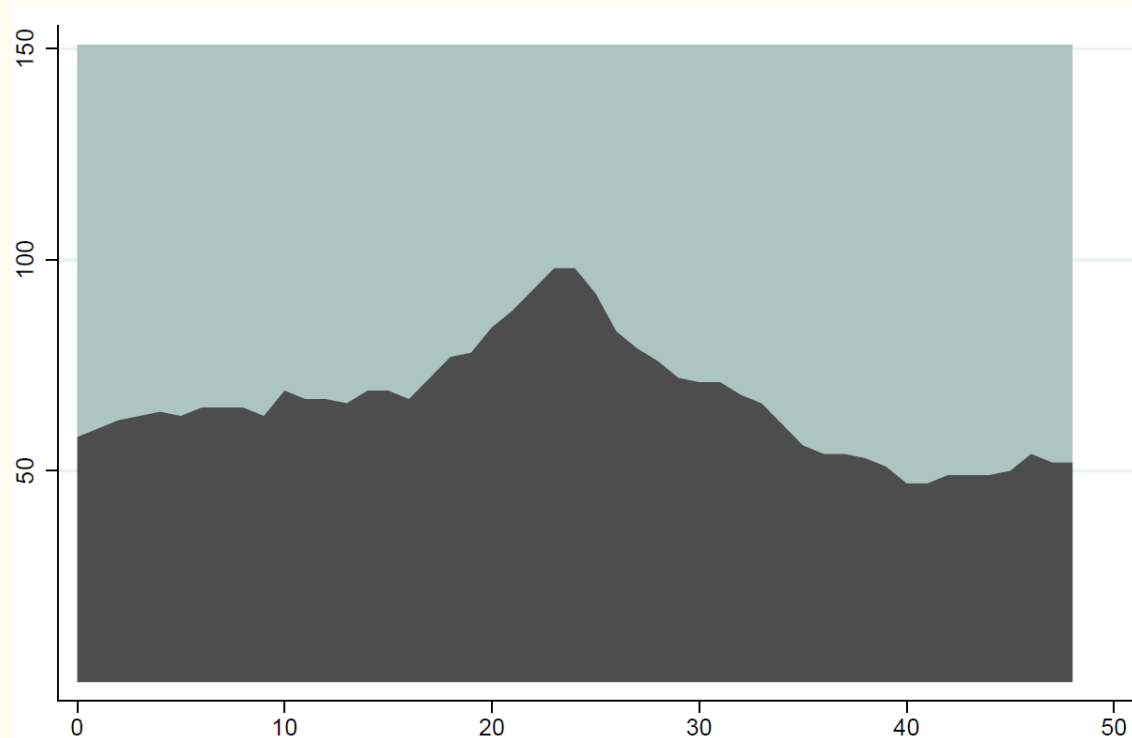


**COMPARISON GROUP
CLUSTERS**

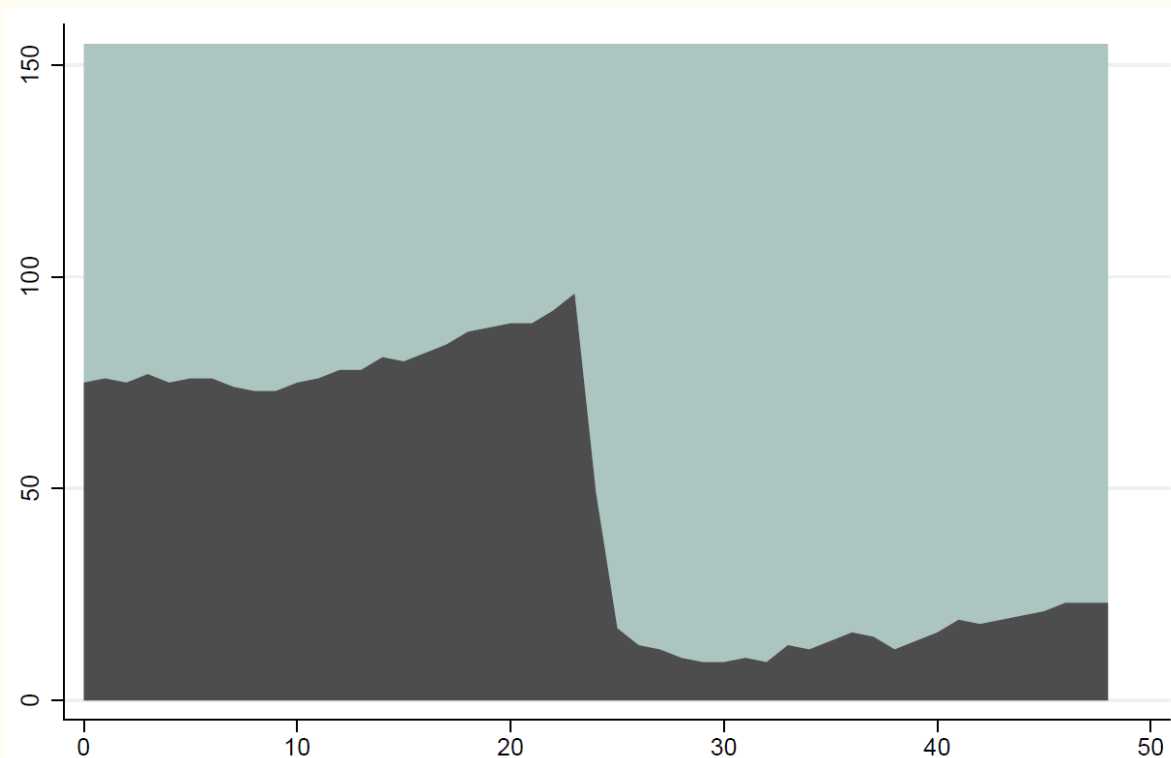
Out of services	80%
Died soon after SAS/SAP	7%
Services but no placement	13%

Address in the Population Register

Comparison group



Target group



Y-Säätö



Registered address (Helsinki/Espoo)



No registered address

Clusters characteristics: target group

	Scattered housing		Housing units		Exit or fail		P-value (chi2)
	N	%	N	%			
Age (average)							0,03
20-31	8	14 %	21	30 %	14	41 %	
32-43	24	42 %	27	38 %	15	44 %	
44-55	19	33 %	16	23 %	≤3	≤9%	
56-65	6	11 %	7	10 %	≤3	≤9%	
Average	41,55	(9,57)	38,21	(10,98)	34,96	(10,90)	
Women	13	24 %	7	10 %	6	18 %	0,11
Active marriage	≤6	xx	≤6	xx	≤3	xx	0,75
Children (yes)	18	32 %	26	37 %	10	29 %	0,72
Housing allowance (time=0)	16	28 %	22	31 %	8	24 %	0,73
F-diagnosis (before SAS)	17	30 %	40	56 %	16	47 %	0,01
Shelter user (yes)	≤3	xx	7	10 %	≤3	xx	0,23

Clusters characteristics: comparison group

	Out of services		Died soon after SAS/SAP		Services but no placement		P-value (chi2)
	N	%	N	%			
Age (average)							0.10
20-31	41	32 %	xx	xx	≤6	≤29%	
32-43	42	32 %	xx	xx	≤3	≤15%	
44-55	33	25 %	xx	xx	≤6	≤29%	
56-65	14	11 %	xx	xx	7	33 %	
Average	39,23	(11,94)	41,68	(14,73)	44,72	(14,28)	
Women	22	19 %	xx	xx	≤3	xx	0,12
Active marriage	18	14 %	xx	xx	≤3	xx	0,07
Children (yes)	55	42 %	xx	xx	10	48 %	0,65
Housing allowance (time=0)	24	18 %	xx	xx	≤3	xx	0,64
F-diagnosis (before SAS)	55	42 %	xx	xx	15	71 %	0,01
Shelter user (yes)	4	3 %	xx	xx	5	24 %	0,00

Conclusions

- Finnish HF is effective in supporting housing stability but:
 - Young people are less stable
 - Most people on the waiting list have a registered address 2 years after SAS/SAP
- Variety of pathways into and out of homelessness:
 - A minority of eligible applicants use residential services before HF
 - Homelessness prevention: 20-30% of the cases are assessed when people are at risk of becoming homeless
 - Different housing options for different needs
 - Only few people (approx. 10%?) move on 2 years after entering Housing First

Y-Säätiö

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