Pathways through Homelessness in Helsinki

Eeva Kostiainen

Department of Social Research, University of Helsinki, Finland

> **Abstract_** *The aim of this paper is to identify different pathways for different groups of homeless people: from where do they end up homeless, where do they stay during homelessness and how do they exit homelessness? The homelessness pathways in Helsinki were charted through a postal survey addressed to residents who had been registered as having no permanent place of residence in the population register, but who had moved to a permanent address. Pathways through homelessness were identified with the help of cluster analysis, which groups respondents according to similarity of pathways. Pathways of respondents were classified with consideration of four variables: housing type before homelessness, accommodation during home- lessness, the way homelessness ended and housing type at the time of responding. Eight clusters were identified as a result of the analysis. The clusters can be roughly grouped into three categories: 1) transitionally homeless people, whose pathways lead to stable housing in either rental or owner-occupied housing after an episode of homelessness spent at friend's or relative's home; 2) homeless people with insecure housing careers, for whom living with a partner, friends or relatives without a lease of their own, or subletting, are common features at some point of the housing pathway; and 3) disadvantaged homeless people – often those who are long-term homeless and who have to rely on homeless services to exit homelessness.*

> **Keywords_** *homelessness, homelessness pathways, hidden homelessness, cluster analysis*

Introduction

The research on homelessness has drawn on the notion of pathways for a few decades now to highlight the dynamic and often transitional nature of the homeless experience. In particular, longitudinal quantitative research has made researchers increasingly aware that homelessness is transitory, that most homeless people exit homelessness rather quickly; and for the most part, homelessness is episodic rather than continuous, although some remain homeless for long periods. This understanding has shifted the focus from routes into homelessness to routes out of and through homelessness. (Kuhn and Culhane, 1998; O'Sullivan, 2008; Busch-Geertsema *et al.*, 2010). Also in Finland, the need to explore the dynamics of home-lessness in different cities has been acknowledged (Pitkänen, 2010). Homelessness in Finland is concentrated in the metropolitan area, especially Helsinki. According to the homelessness statistics, 49 percent of single homeless people and 66 percent of homeless families are located in Helsinki (ARA, 2015). Thus, it is important to study homelessness above all in Helsinki.

Research on homelessness has often been based on snapshots of the users of homeless services; this is also true for Finland. This means that significant compo-nents of the homeless population – those whose homelessness is not visible and who do not come to the notice of authorities – is left out. The characteristics of the 'hard core' of the homeless population that is reached by homeless services has been looked into thoroughly by different studies. However, less is known about 'hidden' homelessness, even though two thirds of single homeless people are staying temporarily with friends or relatives (ARA, 2015). Biographical studies have shown that often the 'official homelessness' of persons using homeless services is preceded or interrupted by periods of hidden homelessness, when people lacking a home of their own stay with friends or relatives while trying to find a permanent place to live. According to a Danish study, staying with friends or relatives was a significant route to homeless services but was also common after the period of official homelessness (Christensen and Koch-Nielsen, 2005). This informal strategy of temporary accommodation is common among young people and is often said to be a dominant feature of women's pathways to homelessness (Watson *et al.*, 1986: Busch-Geertsema *et al.*, 2010). However, studies have shown that men also try to find informal ways of securing temporary accommodation with friends or relatives (May, 2000; Busch-Geertsema *et al.*, 2010), while in Finland, the homeless-ness of immigrants has been stated to be hidden and outside of the official home-lessness statistics that are mainly based on service use (Hannikainen and Kärkkäinen, 1997; Mikkonen and Kärkkäinen, 2003).

This paper applies the pathways framework, according to which homelessness is understood as a result of dynamic interaction between individual characteristics and actions, and structural factors and change. Instead of seeing homeless people as static entities, the notion that households and individuals can move between homelessness, poor housing and adequate or good housing in different stages of their life cycle and housing pathway, is central (Clapham, 2002; O'Sullivan, 2008; Busch-Geertsema *et al.*, 2010). The aim of the paper is to identify and describe different pathways for different groups of homeless people by clarifying from where it is that they end up homeless, where they stay during homelessness and how they exit homelessness.

Homelessness is approached through the population register and the residents of Helsinki, who had been registered as having no permanent place of residence (NPPR). This way it was possible to reach a broad spectrum of people who had been in different precarious housing situations and not only the explicitly homeless people. The paper is based on a study (Kostiainen and Laakso, 2015), in which the pathways through homelessness in Helsinki were charted via a postal survey of people who had been registered as having no permanent place of residence in the population register, but who had subsequently moved to a permanent address. The identification of pathways through homelessness was done with the help of cluster analysis.

Research on Pathways

Within the pathways framework, structural factors – namely, adverse social and economic trends – are seen as creating the conditions within which homelessness occurs – factors that people with personal problems are more vulnerable to than others (Anderson and Christian, 2003; Fitzpatrick, 2005; O'Sullivan, 2008; Busch-Geertsema *et al.*, 2010). The research literature distinguishes four broad groups of risk factors that increase the probability of becoming homeless: 1) structural (economic processes: poverty, unemployment, housing market processes, social protection/welfare, immigration); 2) institutional (shortage of adequate services and lack of coordination; allocation mechanisms; institutional living/prisons; institutional procedures: admission, discharge); 3) relationships (family status; relationship situation: abusive partner/parents; relationship breakdown: death, divorce, separation); and 4) personal (health; education; addiction: alcohol, drugs, gambling). In addition, triggers – specific events related to broader risk factors – may lead directly to an episode of homelessness or to a further step in a 'career' ultimately resulting in homelessness (e.g., eviction, economic crisis, relationship breakdown, falling ill).

The degree to which the vulnerabilities of an individual lead to homelessness depends on the welfare policies in each country (Anderson and Tulloch, 2000; Edgar, 2009; Busch-Geertsema *et al.*, 2010; Shinn, 2010).

From this understanding, a vast conceptual framework that studies pathways into and out of homelessness has emerged. According to Clapham (2002; 2003), the concept of a pathway functions as a metaphor rather than as a theory or a research method. The pathways approach stresses changes in a person's housing circumstances and emphasises the dynamic and changing nature of pathways over time. At its most simple, the idea of a pathway through homelessness describes the route of a person or household into homelessness, the experience of homelessness and the route out of homelessness and into secure housing. According to Anderson and Tulloch (2000) and Clapham (2003), pathways through homelessness can be seen as a particular part of the life-time housing pathway of a person, as individuals undergo different housing situations during their lifetime. Changes in housing are related to key life events such as household formation and breakdown, employment, and choice of housing type, quality and location. Individual choice on housing moves is constrained by the housing system and by the resources available to the individual. In addition, homelessness pathways may reflect problematic life events and related support and care needs (Anderson and Tulloch, 2000; Clapham, 2002; 2003; O'Sullivan, 2008; Busch-Geertsema *et al.*, 2010).

The diversity of people classified as homeless demands a theoretical and methodological framework that acknowledges that the experiences of entering and exiting homelessness are structured by at least age, gender, ethnicity and geography, such as the pathways approach. Pleace (2005) has argued for a complex definition of homelessness and suggested that the notion of homelessness needs to be disaggregated into verifiable sub-groups of people who share pathways through homelessness. Accordingly, homelessness is increasingly understood as a differentiated process with different routes and exits for different sub-populations (O'Sullivan, 2008; Busch-Geertsema *et al.*, 2010). Along these lines, this paper aims to identify and describe distinct sub-populations with similar pathways in the previously homeless population of Helsinki.

The paper applies the operational ETHOS typology, developed to reflect the different pathways into homelessness and to emphasise the dynamic nature of the process of homelessness. The typology features four main concepts of homelessness: rooflessness, houselessness, insecure housing and inadequate housing (FEANTSA, 2005; Busch-Geertsema *et al.*, 2010). It is a good starting point for a study on homelessness that targets hidden homeless people; the majority of people registered as having no permanent place of residence live with friends and relatives and do not have a legal title of their own.

Pathways into and out of homelessness

In their review of research on homelessness pathways Anderson and Tulloch (2000) were able to identify pathways into and out of homelessness, but simply linking routes into homelessness with specific routes out of homelessness to produce clear pathways through homelessness could not be done because of the number of permutations possible and due to the lack of longitudinal research. In addition to low income and poverty, age was identified as the most influential characteristic defining pathways into homelessness. Three pathways into homelessness coinciding with key stages in the life course were identified: youth pathways (15-24 years), adult pathways (20-50 years) and later life pathways (50+ years) (Anderson and Tulloch, 2000; Anderson and Christian, 2003).

Among young people, disruptive childhood experiences – from family break-up to experience of the care system and child abuse – add to the risk of homelessness. The ability to return to the family home appears to be a crucial factor differentiating young people who end up falling into homelessness and those who avoid the experience (Anderson and Tulloch, 2000; Anderson and Christian, 2003). Based on biographical interviews with Irish young homeless people (14-24 years of age), three broad overlapping pathways into homelessness were identified: a history of state care; family instability and conflict; and the young person displaying 'problem' behaviour combined with negative peer associations. Home and family situations were found to be the key contexts for understanding why and how young people become homeless (Mayock *et al.,* 2011). According to Lehtonen and Salonen (2008), within the pathways framework homelessness can be seen as a failure in the transition between life stages. Transitions from the parental home to independent living, education and work, and from institutional housing to independent living are critical (Lehtonen and Salonen, 2008).

Adult homelessness is associated with household formation and change. Structural factors, particularly individual's economic position and position in relation to legislative framework for social housing, determine which people end up homeless at points of housing or household change. Also, gender and household type are found to be important factors in determining homelessness pathways (Anderson and Tulloch, 2000; Anderson and Christian, 2003). Single people without children are most vulnerable to extreme forms of homelessness – e.g., rough sleeping and long-term homelessness – because of their disadvantaged position in the housing market and in relation to the social housing system, combined with risk-increasing personal factors, such as mental illness or substance abuse (Anderson and Tulloch, 2000; Anderson and Christian, 2003). In a British study on pathways into multiple-exclusion homelessness, multivariate analysis showed that childhood trauma and deprivation were significant predictors of extreme exclusion (Fitzpatrick *et al.,* 2013). Research evidence demonstrates that, across the developed world, the part

of the homeless population that sleeps rough or uses low threshold services is dominated by single men with complex support needs associated with substance abuse and physical and mental health problems (Fitzpatrick *et al.*, 2013). Later-life pathways through homelessness have been associated more with micro-level factors, such as the late onset of mental health issues, loneliness etc., than with structural factors (Anderson and Tulloch, 2000; Anderson and Christian, 2003).

Chamberlain and Johnson (2011) have identified five typical pathways into adult homelessness. 1) 'housing crisis', where the pathway to homelessness is precipi-tated by financial crisis: low income, loss of job or collapse of a small business; 2) 'family breakdown', where one partner leaves the family home due to domestic violence or the failing of a relationship; 3) 'substance abuse', where the recreational use of drugs leads to loss of employment and housing as a result of the need to raise money for what has become an addiction; 4) 'mental health', which leads to homelessness when family members are no longer capable of support; and 5) 'youth to adult', where homelessness had occurred first when the person was a minor and the pathway featured state care and traumatic family experiences. The pathways differed by length of homelessness; while two thirds of those on the substance abuse, mental health or youth pathway had been homeless for over a year, only one third of those on the housing crisis and family break-down pathways were long-term homeless. (Chamberlain and Johnson, 2011).

The research literature suggests that the most important factor in exiting homeless-ness is the availability of adequate affordable housing. Some homeless households also need further support. Pathways out of homelessness are delineated by the independence or dependence of exits of statutory or voluntary agencies, by being accepted or rejected as eligible for homeless services and by solutions offered to different household types by statutory and voluntary agencies. Pathways thus reflect the ability of individuals to negotiate access to appropriate accommodation and the support services offered by authorities and other providers (Anderson and Tulloch, 2000; Anderson and Christian, 2003; Busch-Geertsema *et al.*, 2010; Mayock *et al.*, 2011).

The Research Frame

The research frame of the study presented in this paper was a postal survey combined with population register data on housing history and personal information. The population of the survey were residents of Helsinki who had been registered as having no permanent place of residence (NPPR) but who had ended this period and moved to a permanent address in the one year period between 14 October 2012 and 13 October 2013. There were 3,501 such persons in the population register of Helsinki in October 2013, of whom every other person (1,750) was included in the sample. For 1,515 persons a domestic address was found from the Population Register Centre (others had forbidden the disclosure of personal information, lived at an unknown address, had died or resided abroad). Questionnaires were sent to 1,515 persons (translated to English, Somali, Russian, Kurdish and Arabic) in December 2013. There was also a possibility to respond on-line in English and Finnish.

After one reminder, a total of 252 responses were received. The group of respondents was skewed by gender and to some degree by mother tongue (see Table 1); half of the respondents were women, whereas their share of the sample was only 36 percent. The share of Finnish- or Swedish-speaking respondents was somewhat higher (73 percent) than their share of the sample (64 percent). Otherwise, the group of respondents was quite representative in terms of age, albeit slightly older, and the year they had moved to Helsinki. Also, the housing histories of the sample and those of the respondents were close to each other. However, the group of respondents had a larger share of people who had moved to Helsinki recently than the sample. Also, in the group of respondents there were slightly more people who had been living at one address at the turn of each analysis year than in the sample, and slightly fewer people who had had both housing and NPPR periods or who had been continuously without a permanent place of residence. The register data consisted of a cross-section of individual-level Population Register data collected at the turn of the year for the period 1 January 2005 to 1 January 2013 as well as three quarterly datasets from 2013. The survey data and register data were merged for those respondents who gave permission (n=195).

Table 1. Comparison of the Sample and the Respondents

	Sample (percent)	Respondents (percent)
Gender		
Male	64	50
Female	36	50
Native language		
Finnish and Swedish	64	73
Somali	6	3
Russian	5	7
Kurdish	3	2
Arabic	3	2
Other	19	13
Age		
18-29	50	48
30-39	23	19
40-49	13	15
50-59	10	12
60 +	4	6
Moving year to Helsinki*		
2004 or earlier	41	38
2005-2008	10	10
2009-2012	30	31
2013	19	20
Housing history of those who moved to Helsinki in 2008 or before (at the turn of the year, from 04/05)*		
At one address	9	10
Several addresses	18	16
Both housing and NPPR periods	18	14
Continuously NPPR	4	3
Moved to Helsinki after 2008	50	56
Total	**100**	**100**
N	**1 515**	**252**

*Share of respondents who granted permission to connect responses with register data (n=195)

Having no permanent place of residence is a register term of the Population Register. The entry is based on information provided by people; their real housing situation cannot be checked. These entries are made for various reasons, not all of which are related to homelessness. The key question of the survey – whether the entry was made due to reasons related to homelessness, lack of permanent housing, difficulties in finding an apartment or other reasons – failed somewhat, as many people didn't answer the question or answered in a way that was clearly not what was intended by the researchers (whereby evidently homeless people responded that the entry was not made because of homelessness etc.). These answers were classified or reclassified based on other questions, by the criterion as to whether the respondent's previous housing had terminated without

knowledge of other available, permanent housing, or not. Combing these results, 76.5 percent (n=179) of the respondents were shown to have made the entry due to reasons related to homelessness, while the rest had some other reason. These two groups differed clearly by income, education and household type; those having made the entry because of homelessness were in a weaker position. Thus, the re-classification can be regarded as successful. In addition, the questionnaire featured questions about the length of the NPPR period, place of residence before the period, previous housing, socio-economic background and current housing situation for all respondents. The questionnaire contained a section for both groups about the factors that led to the NPPR entry, accommodation during the NPPR period and how the period ended, which included both multiple choice and open questions.

Cluster analysis was used to identify shared pathways of respondents who had made the entry due to reasons related to homelessness. It is a quantitative statistical method that was used to group the respondents in such a way that respondents in the same group were more similar to each other according to their homeless pathways, than to those in other groups (Tan *et al.*, 2006). The clustering is based on the distance of respondents to other respondents on four variables ranked and interpreted as ordinal scale variables: housing type before homelessness, (worst) accommodation during homelessness, the way homelessness ended and housing type at the time of responding. Hierarchical clustering was performed with SAS cluster procedure, and a tree diagram (dendrogram) of pathway clusters was presented (Tan *et al.*, 2006; SAS Institute Inc., 1989a). The researcher had the power to consider the number of clusters set in the analysis. The optimal number of clusters was decided according to their analytical meaningfulness and was set to eight. Only the respondents who had answered all the above questions (n=164) could be included in the analysis.

A discrete choice logit-model was used to analyse the probability of respondents to belong to clusters, in which respondents had turned to homeless services to exit homelessness (see SAS Institute Inc., 1989b). Explanatory variables in the model were age, gender, mother tongue, income level, previous municipality of residence and housing history, computed to binary dummy-variables. Also, variables describing life situation, barriers to finding a new apartment, and the accumulation of problems leading to the homelessness period were added to the model.

Helsinki Residents' Pathways through Homelessness

According to the survey, the principal reasons for homelessness are divorce or separation (21 percent), termination of a tenancy agreement for reasons not related to the tenant (18 percent) and changing locality due to work, studies or relationships (12 percent). Eviction or threat of eviction due to unpaid rents or disturbances was the cause of homelessness for a significant share of respondents (7 percent). Also, too-high housing costs and problems related to gaining independence from the parental home are factors leading to homelessness, especially among young people. Common factors affecting the life situation leading to the homelessness period (where it was possible to choose several options) were financial difficulties (25 percent), the end of a relationship (21 percent), unemployment (18 percent), depression or mental health issues (12 percent) and substance abuse (10 percent).

The most common reasons for not finding a new apartment (several possible options given) were that respondents couldn't find an apartment at affordable price (43 percent), their bad credit record hampered their getting a new tenancy agreement (26 percent) and they couldn't afford the rental deposit (25 percent). Most people experiencing homelessness in Helsinki found accommodation with friends or relatives (43 percent), for at least part of the homelessness period; many had stayed in several places during their period of homelessness. Only a small proportion had used homeless accommodation services (7 percent). However, experiences of sleeping rough outdoors or in public places were common – in rubbish containers, parks, staircases, etc. (11 percent); in a car (8 percent); at a campsite in a tent, cottage or caravan (6 percent); or in the woods in a tent or hut (3 percent). For a third, the period had lasted for over a year; for a quarter it had lasted 1-3 months; and for one-fifth of respondents it had lasted 6-12 months. Only 6 percent had been homeless for less than one month and 15 percent for 3-6 months.

The most common way for the homelessness period to end was managing to get a rental apartment from the private market (21 percent), other social rental housing or big landlords (13 percent), municipal social rental housing (11 percent) or a homeless housing unit (8 percent). The most important factor affecting the ending of the homelessness period (several possible options were given) was help from the people respondents were close to (18 percent). Other common factors were finding employment (10 percent), and getting guidance from district social services (8 percent) and from the Housing Support Unit for single homeless adults (8 percent).

The Clustering of Pathways

Resulting from the cluster analysis, eight clusters of different pathways through homelessness were identified among the Helsinki residents (see Table 2). The clusters can be roughly grouped into three categories: transitionally homeless people, whose pathways lead back to stable housing in either rental or owner-occupied housing after an episode of homelessness spent at friends' or relatives'; homeless people with insecure housing careers, for whom living with a partner, friends or relatives without a lease of their own, or subletting, is a common feature at some point of the housing pathway; and disadvantaged homeless people, who are often long-term homeless and who have to rely on homeless services to exit homelessness. Two-fifths of respondents fell into the first group; just over two-fifths into the second group, and just under one-fifth of respondents fell into the third group. These shares represent the respondents of this study and cannot be directly extrapolated to the homeless population as a whole. However, they give an approximation of the order of magnitude.

Table 2. Clusters of Pathways through Homelessness

Cluster name	Respondents in the cluster	Share of respondents, percent
Cluster of owner-occupied residents	11	7
Cluster of tenants in a stable housing career	54	33
Cluster of ascending housing careers	26	16
Cluster of descending housing careers	18	11
Cluster of hard-hit tenants	24	15
From stable housing career to homeless services -cluster	13	8
From unstable housing career to homeless services -cluster	7	4
Cluster of long-term homeless	11	7
Total	164	100

Transitionally homeless people

The group of transitionally homeless people consisted of two clusters: the cluster of 'owner-occupied' residents, whose homelessness pathway started and ended in owner-occupied housing, and the cluster of tenants in a stable housing career, whose homelessness pathway started and ended in rental housing. Homelessness in these clusters was, by its nature, transitional; it related to moving house or was caused by divorce or separation, change of locality or termination of lease agreement for reasons not related to the tenant. Too-high housing costs and having

to give up a student flat after graduation were common reasons for young adults below 30 becoming homeless. Respondents in these clusters were more often women, in employment or students with higher education than those in the two other groups. Those coming from owner-occupied housing were mostly middle-aged, whereas those coming from rental housing were mostly below 30 years old. Homelessness periods were generally short, 1-3 months, and related to difficulties in finding suitable or affordable housing. Few had had economic difficulties or been unemployed. Most found accommodation with friends and relatives during the homelessness period.

Homeless people with insecure housing careers

The group of homeless people with insecure housing careers consisted of three clusters in which living with a partner, friends or relatives without a lease of their own, or subletting, was a typical phase at some point of the housing pathway. The respondents in the cluster of 'ascending housing career' consisted mainly of young people whose homelessness pathway started from dependent housing without a lease agreement of their own and ended in rental housing via stays with various friends and relatives. Respondents in the cluster of 'descending housing career' ended up homeless from rental housing, but ended their homelessness period, after circulating between friends and relatives, by moving in permanently with friends or relatives, or as subtenants. Respondents in the cluster of 'hard-hit tenants' ended up homeless either from rental housing or from dependent housing. During the homelessness period it was common for them to find lodgings with occasional acquaintances or to sleep rough in public places, parks, trash containers or staircases. Most ended their homelessness period by getting a rental apartment.

In this group, separation or divorce was the most common reason for having had to move out of previous housing. Also common were termination of lease agreement due to reasons not related to the tenant and gaining independence from the childhood home, especially among young people. The group consisted of both middle-aged and young people at the beginning of their housing careers. Educational level was generally low, and unemployment and low incomes common. Finding an apartment had often been hampered by economic difficulties, high rent levels, bad credit records and high rent deposits. Homelessness periods within these clusters were rather long: 6-12 months or over a year. Many had unstable housing situations at the time of responding. A common solution to precarious housing situations among young people was renting with flatmates and sometimes even rushed cohabitation, which in turn are risk factors for homelessness. Help from people this group was close to was the most important factor affecting termination of the homelessness period.

Disadvantaged homeless people

The group of disadvantaged homeless people consisted of three clusters, where most respondents had used homeless services to exit but some were still homeless at the time of responding. In the first cluster, respondents ended up homeless from mainly stable housing careers in rental or owner-occupied housing. During the period of homelessness, most slept rough or with occasional acquaintances. In the second cluster, people had ended up homeless from rental housing or from dependent housing without a lease agreement of their own. During the homelessness period, most lived with friends or relatives or circulated between different friends and relatives. Respondents in the cluster of 'long-term homeless people' ended up homeless mainly from various homeless accommodation services or prison. Most slept rough during the period.

The group consisted mostly of men. The share of older people was higher and the share of people with a foreign native language was lower than in the two other groups. Unemployment, low income and low educational levels were common features in these clusters. Previous housing had ended for various reasons, but eviction was a common reason for homelessness in all three clusters. Economic difficulties, substance use and mental health problems generally affected the life situation of members of these clusters. Many of the people ending their homelessness in homeless services saw that their NPPR period was a continuation of their previous problems, which had accumulated over time – often from childhood. Homelessness periods were long – mostly over a year, and several years for some. Bad credit records, rent deposits and not having looked for a new apartment due to lifestyle or substance abuse hampered them from finding a new apartment. Many had ended their homelessness period by contacting social services and ending up in supported housing or in the new Housing First units for homeless people.

Factors Explaining the Belonging to the Clusters of Disadvantaged Homeless People

A discrete choice logit-model was used to analyse the probability of respondents who had done the NPPR entry due to reasons related to homelessness belonging to the three worst-off clusters, in which most respondents had to turn to homeless services to exit homelessness. According to the analysis, the probability was increased by income levels of below €1,000 and especially below €500 per month, by being male (in two out of four models), by dropping out of school or studies, the death of a close person, mental health problems (almost near statistical significance), rent arrears and bad credit records. The fact that the person did not look for a new apartment after losing the previous one increased the probability of homelessness, as did the perception that the homelessness period was a continu-

ation of difficulties accumulated since childhood or youth. The probability was decreased by young age (below 30 years). The results of the analysis are presented in Table 3. Goodness of fit was tested with the Pearson chi-square test. Due to small size of the dataset, none of the models proved to be statistically significant in explaining the belonging to the group of disadvantaged homeless people as a whole. The results are thus approximate. This, however, does not repudiate the significance of individual variables stated as having a statistically significant effect on the probability.

Table 3: Logit-model for the Probability of Belonging to the Group of Disadvantaged Homeless People

	Model 1	Model 2	Model 3	Model 4
Gender (ref.: Female)				
Male	-1,053	-3,384*	-1,988*	-1,142
Age (ref.: 30 years+)				
Below 30 years	2,812***	3,505**	3,775**	4,368***
Native language (ref.: Other)				
Finnish or Swedish	-0,392	-0,127	1,172	0,230
Income, euro (ref.: 2 000 +)				
1-499	-4,840***	-7,186***	-6,430***	-5,212***
500-999	-2,832*	4,238*	-3,258*	-2,582*
1 000-1 999	-0,952	-0,094	-0,318	-0,561
Missing	-2,905	-5,151*	-4,588	-4,199
Previous place of residence (ref.: Elsewhere in FI)				
Helsinki	0,017	0,494	0,054	0,340
Helsinki Metropolitan Area	-0,551	-0,239	-1,253	0,282
Abroad	25,069	71,550	26,545	25,875
Missing	24,341	24,012	24,253	25,801
Housing history 2008-2013 (ref.: Moved to HKI after 2008)				
At one address	-1,559	-3,747	-0,686	-1,103
At several addresses	-1,489	-4,583*	-3,064*	-0,966
Both housing and NPPR periods	-1,011	-2,095	-1,298	-0,359
Continuously NPPR	0,407	-0,215	1,812	1,300
No permission to merge data	-0,402	1,407	-0,520	0,192
Factors affecting life situation (ref.: Factor had no effect)				
Financial difficulties		-0,344		
Debts		1,183		
Bankruptcy		27,424		
Substance abuse		0,192		
Depression; mental health problems		-2,554		
Other illness, serious accident		3,874		
Unemployment		1,157		
Retirement		-48,506		
Interruption of studies/school		-4,789*		
Conflict with parents		-1,389		

	Model 1	Model 2	Model 3	Model 4
End of relationship		-0,682		
Independence gained by grown-up children		-56,002		
Death of close family member		-5,636*		
Lack of support networks		26,823		
Domestic violence		-3,018		
Other		1,069		
Obstacles to finding a new apartment (ref.: Factor was not an obstacle)				
Could not find apt. in one's price range			-0,679	
Could not find apt. suited to one's needs			-0,841	
Too-strict requirements for apt.			-2,772	
Could not afford rental deposit			-0,740	
Bad credit record			-2,085*	
Unpaid rents			-3,592*	
Earlier eviction			-3,444	
Discrimination due to unemployment			0,341	
Discrimination due to ethnic background			-1,175	
Did not look for a new apt.			-4,792**	
Other			-1,637	
NPPR-entry was caused by/ continued due to (ref.: No opinion)				
Sudden crisis				-0,636
Difficulties accumulated in adulthood				-1,013
Difficulties accumulated since gaining independence				1,142
Difficulties accumulated since childhood/ youth				-5,782**
Missing				1,891
X2	80.1295	53.1295	79.0039	89.2824
d.f.	101	138	144	132
p	0.9377	1.000	1.000	0.9984

*: p<0.05; **: p<0.01: , ***: p<0.05

Discussion

The aim of the paper was to identify and describe pathways through homelessness for different groups of homeless people. An innovative way to approach the population of Helsinki with experiences of precarious housing situations was developed to target people who had ended their homelessness period and to reach also the experience of hidden homeless people; the population of the study was defined as residents of Helsinki who had been registered as having no permanent place of residence in the population register, but who had ended the NPPR period. Their current addresses were available from the population register. A postal survey was chosen as the method of data collection so as to reach and analyse the experiences of homelessness of a large number of people using quantitative methods.

When considering the results of the analysis, the limitations of the research conducted have to be taken into account. The population of the study can be assumed to be in a less disadvantaged position than those living without a permanent address on an ongoing basis, but nothing definite can be said about those not included in the study. The chosen method to reach people having experienced homelessness proved to be successful in that a variety of people with various housing histories and demographic features could be reached and differing pathways through homelessness could be identified. In particular, new light was shed on the pathways of hidden homeless people – those who cannot be reached through the services targeted at homeless people. The response rate remained low even though special attention was paid to the matter in advance, as using postal surveys to contact presumably ex-homeless people was known to be an ambitious task.

Even though the response rate was low, the number of responses was enough to enable statistical analysis. The registry data allowed a reliable comparison of the respondents and the sample. The group of respondents was to some extent skewed by gender and mother tongue when compared to the sample of the study, and it was also slightly skewed by time of moving to Helsinki and housing history. This may indicate that part of the most marginalised male homeless population still in precarious housing situations and immigrants in the weakest positions did not respond to the survey, even though the questionnaire was translated to the most common languages among the NPPR population. It is also likely that some respondents who had entered the NPPR for reasons other than those related to a lack of housing did not respond. The partial failing of the key survey question about the reason for the NPPR entry narrowed down the numbers of respondents that could be included in the cluster analysis of the pathways. However, approximate extrapolations can be made of the population of the study.

The analysis is by its nature descriptive and discerning; as a result, eight clusters were identified. The findings are unique in the Finnish context and supportive of earlier findings on pathways through homelessness and different groups of homeless people. The results give valuable information on preventing homeless pathways from occurring. The clusters can be roughly grouped into three categories: 1) transitionally homeless people whose pathways lead to stable housing in either rental or owner-occupied housing after an episode of homelessness spent at friends' or relatives'; 2) homeless people with insecure housing careers, for whom dependent living with a partner, friends or relatives without a lease of their own, or subletting, is a common feature of their housing pathway; and 3) disadvantaged homeless people, often long-term homeless, who have to rely on homeless services to exit homelessness. Crucial for the forming of the pathway is the question of whether, at the moment of losing their previous housing without any knowledge of where to find housing next, the person can turn to friends and relatives and of how used this resource is.

The results show that homelessness is, indeed, a dynamic process and clearly a phenomenon that goes beyond just the experiences of the users of homeless services. Independent exits are in fact the norm for the majority of people who had ended their homelessness period in this study. For transitionally homeless people, their period of homelessness is likely to be a rather short, one-time event in their housing pathway. However, there is a large number of people living constantly in precarious housing situations, dependent on others and without a legal title of their own. They mostly solve their situation of homelessness with the help of friends and relatives, while some even experience rough sleeping but are still able to exit homelessness without the help of homeless services. They are at risk of repeated homelessness if the resource of hospitality from friends and relatives is used up and housing is lost again. A smaller yet not insignificant share of homeless people rely on homeless services to exit homelessness. Some end up in services from stable housing after a period of rough sleeping, others from dependent housing and circulating between friends, and some have lived in accommodation for homeless people before their latest period of homelessness or have been released from prison. For the last group, homelessness has been a longer part of their housing pathway and the last period has been for over one year for most, and may not be solved even within this time for the entire group.

The groups of pathways identified here are similar to the homeless sub-populations among the homeless accommodation services users identified initially in the US: the transitional, who exit homelessness rather quickly; the episodic, who move repeatedly in and out of homelessness services, and the chronic, long-term users of homeless emergency services (Kuhn and Culhane, 1998). The difference here is that the experiences analysed in this study also included those who didn't use homeless services. However, the structuring of the homeless experience by nature as a transitory onetime event, a longer period of repeated precarious housing situations, or a long-term experience with higher support needs, is visible also here. Also, within the EU there is evidence of a corresponding small group of homeless people with very high support needs and of a larger group of people who are not homeless for a very long period and who have low support needs. Those in the latter group have access to social support from family and friends, are often able to secure paid work and face barriers to exiting homelessness that are mainly structural, such as an inadequate supply of affordable housing and meeting housing costs. They are often able to 'self-exit' from homelessness and their needs are best met with the simple provision of affordable housing and help with meeting housing costs. Addressing the high support needs of those experiencing chronic or episodic homelessness, on the other hand, is crucial for sustainable exits and may require a complex package of services – from settled housing to social care, mental health care and substance abuse care (Busch-Geertsema *et al.*, 2010).

Points of confluence can also be found with the five pathways into homelessness identified by Chamberlain and Johnson (2011). The pathways of substance abuse, mental health and youth to adult are more likely to be found within the group of disadvantaged homeless people, whereas pathways created through housing crises and family break-downs can be found within all groups, although the methodology used here doesn't allow as deep understanding of the life situations leading to homelessness. Probably because their data was gathered from service users, pathways caused by other ways of losing one's home, which do not particularly relate to economic difficulties or social exclusion, are not identified by Chamberlain and Johnson. Instead, among the respondents of this study, of whom majority had been part of the hidden homeless population, common reasons for losing one's apartment included termination of a tenancy agreement for reasons unrelated to the tenant (e.g., fixed-term lease agreement); changing locality due to work, studies or relationships; gaining independence from the family home; and having to give up a student flat, while difficulty in finding a new apartment in the tight housing market of Helsinki was the actual reason for the lack of housing.

The experiences of entering and exiting homelessness are structured at least by age, gender, ethnicity and geography, level of education, wealth and income level and household type. These factors also structured the pathways through homelessness presented in this paper, as clusters and groups were differentiated by age, gender, share of foreign language speakers, level of education, level of income, main type of activity and household type. The clusters formed almost a continuum in relation to income; the cluster of owner-occupied residents had the highest levels of income while the level decreased almost continuously by cluster and the cluster of long-term homeless people had the lowest level of income. The share of unemployed people was lowest amongst the two first clusters and highest among the last cluster although the decrease wasn't strictly linear. Educational level was highest among the two first clusters; however the cluster of long-term homeless people wasn't the cluster with the lowest level of education. According to the statistical analysis, the probability of belonging to the weakest clusters was increased by low income at a level below €1,000 per month, and especially below €500 per month.

Age has been found to be a central denominator for pathways into homelessness in previous studies; Anderson and Tulloch (2000) identified youth, adult and later life pathways into homelessness. In this study, pathways were not primarily delineated by age, as clusters contained respondents of several age groups, but age was still a very central factor. Young people (below the age of 30) were found mainly in the cluster of 'stable rental housing career' and in the group of 'insecure housing careers'. The cluster of owner-occupied residents consisted mostly of middle-aged people, whereas the group of disadvantaged homeless people had a higher share

of older people. Hidden homelessness – when people lacking a home of their own stay with friends or relatives while trying to find a permanent place to live – has been acknowledged to be a common strategy among young people, and the results of this study confirm this, as young people in the study were mostly able to pull through their homelessness period with the help of friends and relatives. Young age – those below 30 years of age – was also found to be a factor that decreased the probability of belonging to clusters where people used homeless services to exit homelessness.

Homelessness is a gendered phenomenon everywhere; in Finland fewer than one quarter of single homeless people were women in 2014 (ARA, 2015). In this study, women formed a clear majority of people belonging to group of transitionally homeless people, whereas over half those with insecure housing careers were men, and only a few women, fewer than one quarter, belonged to the group of disadvantaged homeless people. This confirms the common understanding of hidden homelessness as a dominant feature of women's homeless pathways. While men also try to find informal ways of securing temporary accommodation with friends or relatives, the ones having used homelessness services to exit homelessness were predominantly male in this study. It is widely known that the homeless population overall, and especially the section of the homeless population that is sleeping rough and using homeless services, is dominated by men; In this study, being male increased the probability of belonging to the three worst-off clusters in two out of four statistical models. Single people without children are acknowledged to be most vulnerable to extreme forms of homelessness because of their disadvantaged position in the housing market and in relation to the social housing system, combined with personal factors. In this study, those whose family members had also been homeless during the period belonged mainly to the group of transitionally homeless people. Families with children are the group most protected against homelessness in Finland, as the Child Welfare Act (407/2007), in the last resort, obliges municipalities to organise housing for children. To some degree this also protects women, as they form the majority of single parents (Kettunen, 2010).

The ability to exit homelessness independently has been stated to be a central structuring factor of the pathways. Also, the pathways identified here were determined by whether or not the persons could exit homelessness independently without homeless accommodation services, and the degree to which homelessness was the result of mainly structural factors, such as the tight housing market of the Helsinki metropolitan region, or whether it was connected to other social problems and forms of exclusion. In the three worst-off clusters, the exit from homelessness happened mainly through gaining housing from homeless or other social services. Pathways out of homelessness reflect the ability of individuals to negotiate access to appropriate accommodation and the modes of support offered

to different household types. Also in Helsinki the services for homeless people are divided by household type; single homeless people are mainly directed to the Housing Support Unit under the health- and substance user services, which are targeted to homeless people in need of supported housing. In 2012, 10 percent of the customers of the Housing Support Unit had no need for social support in housing and thus did not meet the criteria for the right to organised housing according to the laws on social services and healthcare, as their only problem was the lack of housing. Those eligible are directed to supported housing, but the service is heavily burdened; people in the queue spend their nights sleeping rough, in the service centre for homeless people or in crisis accommodation (Helsingin kaupunki, 2013a). Homeless families with children are accommodated in crisis accommodation organised by the municipality and then directed mainly to municipal social housing (Helsingin kaupunki, 2013b).

Research evidence suggests that disruptive childhood experiences add to the risk of homelessness among young people. Childhood trauma and deprivation are also found to be significant predictors of extreme exclusion among the population experiencing multiple exclusion homelessness. In this study, a significant share of people belonging to the clusters of disadvantaged homeless people considered the homelessness period a continuation of prior difficulties. According to Fitzpatrick *et al.* (2013) substance misuse and mental health issues typically occur early in the pathway into multiple exclusion, whereas homelessness, street lifestyles and adverse life events typically occur later as consequences of deep exclusion. Also, the statistical analysis confirms the link between exclusion, homelessness with higher support needs and early problem accumulation; the perception that the period of homelessness was a continuation of difficulties accumulated since childhood or youth increased the probability of belonging to the three worst-off clusters. So did dropping out of school or studies, the death of a close person and, to a certain extent, mental health problems. Rent arrears, bad credit records and the failure to look for a new apartment after losing the previous one also increased the probability.

The most important factor in exiting homelessness is, however, the availability of adequate affordable housing. Finding suitable and affordable housing was difficult for all groups of homeless people in the study in Helsinki's tight housing market. Young people, people on low-income, unemployed people and immigrants have severe difficulties in competing in the private housing market and paying market rents and rental deposits. Obvious structural factors behind homelessness in Helsinki are the small size and the slow growth of the housing stock compared to the demand, which has led to a quick rise in rents and prices. Also, the production of social housing has been at a low level for over a decade and the number of applicants to social housing is many times that of the number of

households being allocated an apartment. For single households, it is relatively more difficult to get a social rental apartment, as one-bedroom and family apartments dominate the stock nonetheless, the majority of applicants are single households looking for a studio (Laakso and Kostiainen, 2013; Kostiainen and Laakso, 2015). Also, the allocation mechanisms of the social housing stock affect the possibilities of those threatened by homelessness getting an apartment; in the first priority group there are several groups of people besides homeless people, and many homeless risk groups are only in the third priority group (Pleace *et al.*, 2011; ARA, 2014; Viitanen, 2015).

Conclusion

The innovative research design of the study enabled the researchers to reach a wide spectrum of Helsinki residents who had experienced precarious housing situations, which is not always possible when researching homelessness. The chosen quantitative methodology proved to be successful in analysing and identifying shared pathways through homelessness and, as a result, a simple analytical categorisation of pathways could be made: transitionally homeless people, homeless people with insecure housing careers and disadvantaged homeless people. The methodology also allowed the identification of factors that increase the probability of turning to homeless services to exit homelessness. Pathways are clearly affected by gender, age, forms of social exclusion, service provision and time, and these seem to be intertwined in a complicated way; more longitudinal research is needed to deepen the understanding of pathways, the mechanisms behind them and their development over time. Even though most of the respondents were able to exit their latest homelessness period independently, there seems to be the possibility that some pathways may descend towards more extreme forms of homelessness. How to prevent this is a crucial question for policy. Also, the fact that people don't turn to services even in the event of rough sleeping raises questions about the appropriateness of the services available for all groups of homeless people.

› **References**

Anderson, I. and Christian, J. (2003) Causes of Homelessness in the UK: A Dynamic Analysis, *Journal of Community and Applied Social Psychology* (13)2 pp.105-118.

Anderson, I. and Tulloch, D. (2000) *Pathways Through Homelessness: A Review of the Research Evidence,* Precis No. 21 (Edinburgh: Scottish Homes).

ARA (2014) *Opas arava- ja korkotukivuokra-asuntojen asukasvalintoihin 2014* [Guide to Residential Selection of Rental Apartments Financed with Arava- and Interest Subsidy Loans 2014]. (Lahti: Asumisen rahoitus- ja kehittämiskeskus).

ARA (2015) *Asunnottomat 2014* [Homeless People 2014] Selvitys 1/2015. (Lahti: Asumisen rahoitus- ja kehittämiskeskus).

Busch-Geertsema, V. (2010) *Suomi 2010. Suomen pitkäaikaisasunnottomuuden vähentämisohjelma. Arviointiraportti* [Finland 2010: The National Programme to Reduce Long-Term Homelessness in Finland. Evaluation Report]. (Brussels: European Commission, DG Employment, Social Affairs and Equal Opportunities).

Busch-Geertsema, V., Edgar, W., O'Sullivan, E. and Pleace, N. (2010) *Homelessness and Homeless Policies in Europe: Lessons from Research,* (Brussels: FEANTSA).

Chamberlain, C. and Johnson, G. (2011) Pathways into Adult Homelessness, *Journal of Sociology* (49)1 pp.60-77.

Christensen, I. and Koch-Nielsen, I. (2005) *Danish Research on Homelessness with a Focus on Hidden Homelessness,* Paper presented at CUHP Workshop no. 5, April 2005.

Clapham, D. (2002) Housing Pathways: A Post Modern Analytical Framework, *Housing, Theory and Society* (19)2 pp.57-68.

Clapham, D. (2003) Pathways Approaches to Homelessness Research, *Journal of Community and Applied Social Psychology* (13)2 pp.119-127.

Edgar, B. (2009) *European Review of Statistics on Homelessness* (Brussels: FEANTSA).

FEANTSA (2005) *ETHOS – European Typology of Homelessness and Housing Exclusion* (Brussels: FEANTSA).

Fitzpatrick, S. (2005) Explaining Homelessness: A Critical Realist Perspective, *Housing, Theory and Society* (22)1 pp.1-17.

Fitzpatrick, S., Bramley, G. and Johnsen, S. (2013) Pathways into Multiple Exclusion Homelessness in Seven UK Cities, *Urban Studies* (50)1 pp.148-168.

Hannikainen, K. and Kärkkäinen, S.-L. (1997) *Young People and the Risks of Exclusion and Homelessness,* Themes from Finland 14/1997 (Helsinki: STAKES).

Helsingin kaupunki (2013a) *Asunnottomuustyöryhmä, Loppuraportti* [The Homelessness Working Group, Final Report]. (Helsinki: Helsingin kaupunki).

Helsingin kaupunki (2013b) *Kriisimajoitustyöryhmä, Loppuraportti* [The Crisis Accommodation Working Group, Final Report]. (Helsinki: Helsingin kaupunki).

Kettunen, M. (2010) *Asumisturvakeskus – Selvitystyö häätöjen ja asunnottomuuden ennaltaehkäisyn mahdollisuuksista, menetelmistä ja haasteista Helsingissä* [Housing Security Centre: Report on the Possibilities, Means and Challenges for Preventing Evictions and Homelessness in Helsinki], Soccan työpapereita 2010: 1 (Helsinki: Socca).

Kostiainen, E. and Laakso, S. (2015) *Helsinkiläisten asunnottomuuspolut* [Helsinki Residents and Pathways through Homelessness]. Asumisen rahoitus- ja kehittämiskeskuksen raportteja 1/2015 (Lahti: ARA).

Kuhn, R. and Culhane, D. (1998) Applying Cluster Analysis to Test a Typology of Homelessness by Pattern of Shelter Utilization: Results from the Analysis of Administrative Data, *American Journal of Community Psychology* 26(2) pp.207-232.

Laakso, S. and Kostiainen, E. (2013) *Tavallisen pienituloisen ihmisen kohtuuhintainen vuokra-asuminen Helsingin seudulla* [Affordable Rental Housing for Regular People on Low Incomes in the Helsinki Region]. (Helsinki: Y-Säätiö).

Lehtonen, L. and Salonen, J. (2008) *Asunnottomuuden monet kasvot* [The Many Faces of Homelessness]. Suomen ympäristö 3/2008 (Helsinki: Ympäristöministeriö).

May, J. (2000) Housing Histories and Homeless Careers: A Biographical Approach, *Housing Studies* 15(4) pp.613-638.

Mayock, P., Corr, M. and O'Sullivan, E. (2011) Homeless Young People, Families and Change: Family Support as a Facilitator to Exiting Homelessness, *Child and Family Social Work* 16(4) pp.391-401.

Mayock, P., O'Sullivan, E. and Corr, M.L. (2011) Young People Exiting Homelessness: An Exploration of Process, Meaning and Definition, *Housing Studies* 26(6) pp.803-826.

Mayock, P., Corr, M.L. and O'Sullivan, E. (2013) Moving On, Not Out: When Young People Remain Homeless, *Journal of Youth Studies* 16(4) pp.441-459.

Mikkonen, A. and Kärkkäinen, S.-L. (2003) *Homeless Immigrants in Finland: National Report 2002: European Observatory on Homelessness,* Themes 2/2003 (Helsinki: STAKES).

O'Sullivan, E. (2008) Pathways through Homelessness: Theoretical and Policy Implications, in: J. Doherty and B. Edgar (Eds.) *'In My Caravan, I Feel Like Superman': Essays in Honour of Henk Meert*, *1963–2006*, pp.71–100. (Brussels: FEANTSA and Centre for Housing Research, University of St Andrews).

Pitkänen, S. (2010) *Selvitys pitkäaikaisasunnottomuuden määrittelystä ja tilastoinnista* [Report on the Defining and Compiling of Statistics on Long-Term Homelessness]. Asumisen rahoitus- ja kehittämiskeskuksen raportteja 2/2010 (Lahti: ARA).

Pleace, N. (2005) *State, Trait or Something Else? The Need for a New Definition of Homelessness in the UK,* paper presented at HSA conference workshop, April.

Pleace, N., Teller, N., and Quilgars, D. (2011) *Social Housing Allocation and Homelessness*. European Observatory on Homelessness Comparative Studies on Homelessness 1. (Brussels: FEANTSA).

SAS Institute Inc. (1989a) *SAS/STAT User's Guide, Version 6, Fourth Edition, Volume 1* (Cary, NC: SAS Institute Inc.).

SAS Institute Inc. (1989b) *SAS/STAT User's Guide, Version 6, Fourth Edition, Volume 2* (Cary, NC: SAS Institute Inc.).

Shinn, M. (2010) Homelessness, Poverty and Social Exclusion in the United States and Europe, *European Journal of Homelessness* 4(1) pp.19-44.

Tan, P.-N., Steinbach, M and Kumar, V. (2006) *Introduction to Data Mining* (Boston: Pearson Addison Wesley).

Viitanen, V. (2015) Nuoret asunnottomat Suomessa [Young Homeless People in Finland], in: P. Kilpeläinen, E. Kostiainen and S. Laakso, *Toiveet ja todellisuus – Nuorten asuminen 2014*, Suomen ympäristö 2/2015, pp.86-91. (Helsinki: Ympäristöministeriö).

Watson, S. with Austerberry, H. (1986) *Housing and Homelessness: A Feminist Perspective* (London: Routledge and Kegan Paul).