

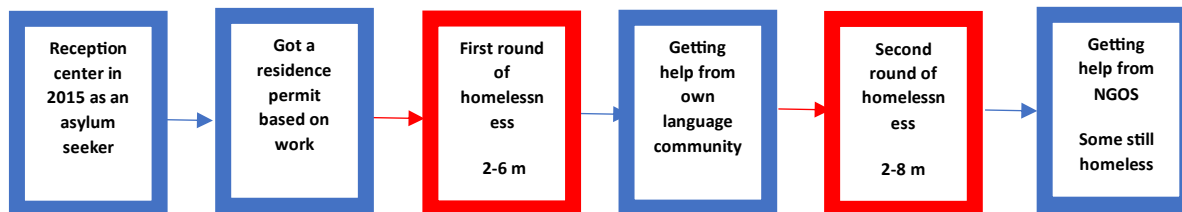
## Breaking immigrants' homelessness cycle through inclusive integration policies

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The Small-scale research about immigrants' homelessness - #MASE project, funded by ARA (The Housing Finance and Development Centre of Finland) and implemented by Sininauhasäätiö (Blue Ribbon Foundation) examines the path to homelessness among immigrants in Finland's capital area. The study started in September 2023, and it is still ongoing, with the final report scheduled for publication in March 2024. Some preliminary findings of the study will be presented in this blog post. So far, 21 participants (16 men and 5 women) have been interviewed, all of whom have experienced homelessness in Finland's capital area. For some, the problem has been resolved, but others are still currently homeless.

The number of immigrants experiencing homelessness<sup>1</sup> in the Helsinki capital area is rather high. As of 2014, **1 out of 4 or 1 out of 5** homeless individuals had an immigrant background. In 2022, 26% of homeless individuals and 67% of homeless families in the capital region (Helsinki, Vantaa, and Espoo) were immigrants (ARA, 2010-2023). However, there is no detailed information about their backgrounds and paths to homelessness. Scientific research is needed to develop an effective homelessness policy and achieve housing equality.

This piece will discuss **the homelessness journey of a specific group of immigrants who came to Finland as asylum seekers**. While living in a reception centre and waiting for the Migri (Finnish Immigration Service) decision on their asylum claim, they found a job and ultimately obtained a residency permit<sup>2</sup> based on work. As the flowchart below illustrates, people have experienced homelessness at different stages of their journey. Six participants of the #MASE project who were single men experienced the same path.



### First round of homelessness: The gap from Reception Centre resident to Municipal Clients

Transitioning out of a reception centre is a critical stage, as the individuals are not yet municipal clients<sup>3</sup>, have limited skills in the local language, and are unaware of the services available to them. These participants have experienced periods of homelessness because they were not supported when they found a job. One participant said: *'It is most difficult for those with work-*

<sup>1</sup> As defined under ETHOS Typology on Homelessness and Housing Exclusion, <https://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion>

<sup>2</sup> Asylum seekers right to work in Finland: <https://migri.fi/en/asylum-seeker-s-right-to-work>

<sup>3</sup> Importance of having Municipality of residence <https://dvv.fi/en/municipality-of-residence>

*based residence permits. We usually get no support because we work, and we are expected to handle the matter ourselves'.*

Becoming a municipal client as a newcomer, after receiving a residence permit, involves registering the person's address in the DVV (Digital and Population Data Services Agency) system as a foreigner. DVV registration as a foreigner takes time to finalise, currently 11-13 weeks (DVV, n.d.). It seems that some people remain uninformed and unaware that they are eligible for municipal support, especially as newcomers and have no information about services available by NGOs. The lack of support can ultimately lead to homelessness. Two participants to our survey got work residence permit in 2017. It is important to mention that as a result of the massive migration to Finland and all of Europe in 2015-2017, immigrants' homelessness in Finland reached its peak during this period. Furthermore, housing advice services and multilingual support by NGOs specifically for immigrants was initiated in 2017. However, two other participants who came to Finland in 2015 and got residence permit based on work in 2021-2022 also experienced the same things. They have been living with different friends since then who also helped them with contact information about NGOs that provided housing advice for immigrants. These participants resolved the first round of homelessness by getting information and help from members of their own language community who are fluent in Finnish or English and have lived in Finland longer than them. According to the participants, none of them received any information from staff at the reception centres.

### **Second round of homelessness: Low income and lack of affordable housing**

In this specific group, three participants experienced a second round of homelessness after one or two years because of low income. They could not afford their apartment anymore due to the high rent and were unable to find a new cheaper one, so they cancelled the lease agreement and started living with friends again. Although these participants have lived in Finland for several years, they are still unaware of the services available, they lack Finnish language skills and rely on their own language communities. One participant said: *"I feel very embarrassed every time I should ask friends to let me stay in their home. I am an adult, and I don't have my own home. I cannot also ask for any benefits from Kela (Social Insurance Institution). I asked advice from a lawyer, and he told me if I did so, it might affect my application for a permanent residence permit"*. Participants have tried to apply for city subsidised apartments, but they have not received any offers after many years of renewing applications. Two of these participants are still homeless even though they are in touch with NGOs that offer housing advice to immigrants. These NGOs help them to do housing applications regularly. Despite this, people have said that apartments are expensive in the capital area and there are a very limited number of affordable places that they can apply to. According to these respondents, there is usually high competition and so far, they have not received any offers.

It is important to mention here that Finland's extensive social welfare system has been considered as one of the main factors in decreasing homelessness (Kangas & Kallioma-Puha, 2019; Pleace, 2017). The Social Insurance Institution, known as Kela, offers benefits such as housing allowance and unemployment benefits for those who lose their jobs or face challenges. In addition, it offers benefits to those who gain international protection. However, the new government of 2023 has made a few reforms to cut down social benefits, including housing allowances. Changes will be

put in force in 2024 and experts in different fields have already warned about the consequences (Finnish National Youth Council Allianssi, 2023; National Union for University Students in Finland (SYL), 2023; Saloma, 2023). The government is also planning to create a separate social system for newcomers who come to Finland based on humanitarian reasons. This worries many experts that the reforms could lead to more inequality and the marginalisation of certain groups. This reformation is still under discussion and has raised many critics and worries (YLE, 2023).

Building more affordable and subsidised apartments has been a main strategy used by Finland to tackle homelessness. However, there still is not enough affordable housing, especially in the Capital area, which has become a major cause of homelessness (Kangas & Kallioma-Puha, 2019; Kiini, Personal meeting, September 2023).

### **Final points and discussion**

Homelessness experiences in this study shed light on systemic challenges associated with the integration process of immigrants, especially in the transition from reception centres to municipal services. Homelessness among immigrants is primarily attributed to a lack of language skills and knowledge, according to the interviews conducted. As a result of this deficiency, immigrants are at risk not only of initial homelessness but of recurrent homelessness as well. These participants find themselves in a challenging situation, compelled to work full-time to maintain their residence permit. Further, due to the limited availability of affordable evening classes, they have difficulty participating in language courses. As a result of the tight schedule, they do not have time to improve their skills for professional advancement, so they remain in low-wage jobs. Achieving independence becomes a formidable challenge within this cycle, further impacting individuals' mental well-being. This is a complicated issue with multiple factors interplaying and influencing one another.

Moreover, the second round of homelessness highlights the intersection of economic factors and housing shortages. Despite efforts by NGOs and the existing social welfare system in Finland, impending reforms in 2024 raise concerns about potential setbacks in addressing homelessness. The proposed changes, including cuts to housing allowances, pose risks of increased inequality and marginalisation, especially for vulnerable groups.

Additional non-housing-related consequences have also been observed due to reliance on those within the language community who have Finnish or English language skills. One participant, for instance, placed trust in a member of their language community by sharing online banking information. Unfortunately, this trust was exploited, leading to unauthorised online purchases using the participant's banking credentials. Consequently, the participant is now burdened with substantial debt. In another case, a participant fell victim to human trafficking, working for a member of their language community without receiving payment, all in exchange for a work contract to extend their residence permit.

According to the Finnish constitution, access to housing and the ability to arrange one's own accommodation are fundamental human rights, and it is the responsibility of public authorities to uphold and promote these rights (Laki: Suomen perustuslaki, 1999). A potential solution to

disrupt the cycle of homelessness among immigrants could involve incorporating housing considerations into the integration plan.

Integration policies hold a vital role in the inclusion of immigrants, especially those in vulnerable categories such as asylum seekers, refugees, elderly, and individuals facing language barriers, literacy and digital literacy challenges. It seems that refugees often do not receive information about the available multilingual support services. The transition from the reception centre to becoming a municipal client is a critical step in preventing homelessness. It is essential for individuals to have access to information about the welfare system, housing application system, their rights, and responsibilities, taking into account each person's unique educational background, language skills, and abilities.

In Finland, the Ministry of Economic Affairs and Employment holds the responsibility for integration legislation, with a primary focus on promoting the smooth integration and inclusion of immigrants into Finnish society to prevent discrimination (Laki: kotoutumisen edistämisestä, 2023). The process involves collaboration between municipalities, the Employment and Economic Development Offices (T.E. offices), and educational institutions, aiming to tailor the integration plan to each individual's unique needs. This plan emphasises language proficiency in either Finnish or Swedish and equips immigrants with the skills needed for employment as well as knowledge of Finnish culture and society (Kenelle kotoutumissuunnitelma tehdään?, n.d.; Kotoutumiskoulutus, 2023).

However, challenges in maintaining the core objectives of the integration plan have arisen due to resource constraints and the plan's generalisation across immigrants with diverse backgrounds, needs, and skills. A key component of the plan is teaching Finnish or Swedish language, yet according to OECD, over 80% of participants fell short of reaching the desired Level B1.1. While this proficiency level may be sufficient for certain jobs and specific life situations, it may not meet all needs. Further, these courses are offered cost-free only to unemployed immigrants with a residence permit. Unfortunately, this approach excludes individuals who work full-time, engage in full-time studies, or cannot commit to daily language school attendance. In addition, there are long queues for integration plan language courses, even though they are supposed to begin within 1-2 months after assessing language skills. (Heikkilä & Peltonen, 2002; Koskela, 2014; Lehtimaja, 2017; OECD, 2018; Bontenbal & Lillie, 2022; Kotoutumiskoulutus, 2023).

The new integration act for immigrants will be enforced in 2025. Under this new act, municipalities will take on the responsibility of implementing integration plans to expedite the integration process. It has been underscored that the integration process should commence immediately after obtaining the residence permit. Promoting employment of women and immigrants who are outside of the labour force and cooperating with the third sector are the highlights of the new act. The integration plan currently spans three years, with the possibility of extending it for a maximum of two additional years in cases where there are specific needs and valid reasons, as determined through an assessment conducted during the initial three years. However, as of 2025, this duration will be reduced to two years, with the same potential for a two-year extension as before. This alteration has raised concerns among many experts who question whether it will accelerate the integration process for immigrants, as cited by the

government as the rationale for this modification (Laki: kotoutumisen edistämisestä, 2023; Finnish Government (2021)).

Integration policies play a crucial role in equipping immigrants with essential skills to prevent discrimination and reduce homelessness. The importance of these policies for immigrants' inclusion and avoidance of discrimination is evident. Challenges such as local language proficiency, unfamiliarity with the housing and welfare systems, limited access to or knowledge of support services, as well as understanding one's rights can contribute to immigrants' homelessness. To address these issues effectively, it is essential to start the integration plan early, immediately after an individual receives their residence permit and wants to move out of the reception centre, regardless of whether the person is employed or not. Alternatively, the new residence permit holder can get information about the services available by the third sector. Timely and tailored information about the welfare and housing system, finances, and comprehensive language training for everyone, including employed individuals, students, and those working full-time, are integral components of an effective integration plan.

To address the issue of immigrant homelessness in Finland's capital area, immediate and tailored interventions are essential. It is evident already from the #MASE project's preliminary findings that inclusive integration policies are crucial, especially during the transition from reception centres to municipal services. The study highlights the importance of language training, early integration planning, and timely information dissemination in addressing systemic challenges. The anticipated reforms in 2024 raise concerns about potential setbacks, emphasising the need to preserve social benefits to prevent increased inequality. While the upcoming integration act in 2025 holds promise, its successful implementation is crucial to avoiding compromises in the integration process. To foster a more inclusive society, Finland must prioritise equipping immigrants with essential skills and knowledge through effective integration policies, thereby reducing and preventing homelessness among this vulnerable population.

#### **#MASE: Small-scale research about homeless immigrants**

The MASE project received funding from ARA (The Housing Finance and Development Centre of Finland) in 2023. The aim of this project is to conduct small-scale research to collect more information about immigrants who are currently homeless or those who have experienced homelessness. Participants will be interviewed to collect data about their background and their paths to homelessness. The project will run from September 2023 until February 2024. The project report will be published in March 2024.

Useful links:

[Sininauhasäätiö](#)

[MASE](#)

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