

Interpretations of factors, pathways into homelessness and policies

A qualitative study about how policymakers and fieldworkers perceive pathways into homelessness and the influence of existing policies



Master Thesis

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Abstract

Background. There is still unclarity concerning ideas on how and in relation to what individual and social factors influence pathways into homelessness (Piat et al., 2015). Moreover, it is not yet clear how policymakers perceive the influence of the existing policies on homelessness (Avramov, 2018). **Research question.** How do policymakers and fieldworkers perceive the influence of individual and social factors on pathways into homelessness and how do they perceive the influence of existing housing and support services on these factors? **Methods.** A qualitative research design was chosen because of the limited research done into this topic. The population from which the participants were sampled was composed by policymakers and fieldworkers working at the national and municipal governance levels in the Finnish homelessness sector. The data was collected through twelve semi-structured interviews and four policy documents. **Results.** Poverty, lack of affordable housing, substance abuse, mental illness, childhood factors and domestic violence are perceived as influencing homelessness in interwoven ways. In this complexity, specific paths are recognizable. They start from lack of economic means, lack of affordable housing, severe mental illness with no support provided and substance abuse with losing control of one's door and end with homelessness. Existing policies address some of these factors, however too many barriers to accessing support services are perceived. Besides, construction of more affordable houses and supported housing is perceived as central to reduce and prevent homelessness. **Conclusion.** Further research is suggested on gambling, on how immigrants are discriminated against in access to housing and on the influence of the family context. Recommendations for policy intervention concern greater investments in the construction of affordable and supported housing, more accessible and coordinated support services, housing benefits adjusted to the living costs of cities.

Key words: pathways into homelessness, individual factors, social factors, housing, support services, interpretations

Introduction

Daily news underline with intensity the phenomenon of a minority of people who do not have access to a home for themselves or their families, sleeping rough on the streets and in other places that serve as a shelter against bad weather. Starting from the economic and financial crisis of 2008, the number of homeless people soared in the most prosperous cities of almost every OECD country. Problems for societies are seen in the disproportionately high use of emergency accommodation and health-care services (Ascoli & Bronzini, 2018).

Governments around the world have tried to find solutions both to prevent and to reduce homelessness through the implementation of policies. The way these policies are structured depends upon which approach is perceived as the best in a specific country. For this reason, a lot of variation is visible between states, both in terms of the rate of homelessness and the responses to it (Tosi, 2008).

On the other hand, in Finland decrease in homelessness continues. At the end of 2018, there were 5,482 homeless people, while in 2010 there were 3,079 (ARA, 2018). Recently, four programs have been implemented with the aim of reducing, preventing and in the end eradicating homelessness from Finland. They were based on some of Housing First's ideas and on the prevention of homelessness and its recurrence. However, we still do not know what the reasoning behind that are, what policymakers and fieldworkers think that is causing homelessness and how to prevent and reduce it. For this reason, this research can be socially valuable for understanding, in the first place, the interpretations of policymakers and fieldworkers on why people find themselves living without a home. Secondly, assessing whether the policies implemented in Finland are perceived as functioning in reducing and preventing homelessness or if they do not take into consideration an aspect considered crucial, may reveal unknown elements. This may ultimately permit in practice the development of more effective interventions and, potentially, prevention efforts that aim at decrease homelessness (Dluhy, 1990).

There have been studies on causes of homelessness based on different approaches and levels of analysis (Anderson & Christian, 2003; Kloos & Shah, 2009). However, there is still unclarity concerning ideas and interpretations on how and in relation to what certain factors influence pathways into homelessness (Piat et al., 2015). Moreover, there have been studies focused on analysing the influence and effectiveness of policies aiming at reducing the homeless population (Johnsen & Teixeira, 2010). However, it is not yet clear how existing policies' influence is perceived by policymakers (Avramov, 2018). Thus, it can be scientifically relevant to pose the following question: What do politicians and fieldworkers think about why some people live in a situation where they do not have access to a home and what is the perceived influence of state interventions on these mechanisms?

To begin, a theoretical framework will be presented to provide what researchers have found as relevant concepts in the pathways to homelessness. In addition, the function, and approaches of

existing policies to reduce and prevent homelessness will be discussed. These concepts were then adopted to structure the list topic list and ask for interpretations.

Theoretical framework

It is first relevant to define, based on literature, people who do not have access to a house for themselves or for their family.

Defining homelessness

In defining people without a home, referred to as “homeless”, some researchers agree that the core element refers to the lack of a dwelling considered standard in societies: the literal lack of a roof over one’s head (Chamberlain & Mackenzie, 1992).

Researchers have tried to find definitions that can be easier operationalized. Rossi and Wright (1989) defined “literally homeless” people who sleep in public or private emergency shelters or in any other private or public space which is not designed as shelters.

Other authors criticize the centrality of the house in defining homelessness. However, they disagree on which elements should define homelessness (Baum & Burnes, 1993). Thus, in this research it will be adopted the previously mentioned definition.

Now it will follow an analysis of the main concepts discussed in the literature regarding possible factors influencing homelessness.

Independent variables

Debate over pathways and factors into homelessness is trapped between those who emphasized more extensive explanations of homelessness and those who highlight the importance of individual elements. There are, however, researchers proposing a comprehensive theory. These authors do not elide the personal causes from their analysis, on the contrary they claim that social structural developments create a situation in which some people are at risk of homelessness because ill-equipped to compete with others (Wright, Rubin, Devine, 1998). This approach will be adopted to guide this research because it seems to give space to the complexity of the phenomenon, not reducing the analysis to only substance abuse and mental illness, but claiming the importance of taking into consideration how there may be also a relationship between poverty, lack of affordable housing and homelessness (Trent, 1999).

A first concept present in this approach will now be defined and then it will be analysed in its link with homelessness.

Poverty

From the literature it emerges how the concept of poverty has been defined mainly around three

dimensions. The first one is defined as absolute poverty. Absolute poverty has been defined in terms of some minimum standard criteria, usually the amount of income required to acquire a minimum basket of consumption goods. Another measure of poverty discussed in the literature is defined as relative poverty. This measure depends on how much income others living in the same society possess. A second dimension often present in poverty definitions is capability poverty. At the core of this concept there is the hypothesis that having an income, which is higher than the relative poverty line, does not necessarily make living conditions better. Thus, it should be understood what people are capable of doing or being, to delineate who is poor and who is not. Lastly, a third dimension of poverty is social exclusion. The social exclusion concept has been defined as being not included in the mainstream economic, political, civic, and cultural activities that are embedded in the society (Wagle, 2002).

In this study, it will be adopted the definition of poverty which includes the three concepts explained.

First of all, some studies have shown that, when people lack the monetary resources because they are in a condition of absolute or relative poverty, it may become difficult for them to afford to pay for a home's rents and this can lead to eviction and homelessness (Nichols, 2010).

Furthermore, a link has been found by some authors between the section of the population that is systematically excluded from mainstream social, political, and economic life and homelessness. Pleace (1998) observed that the combination of these circumstances can increase the likelihood of someone becoming homeless, as he/she doesn't have a role in the social sphere, is neither actively nor passively a *homo politicus* and does not contribute to the well-being of the society.

A second concept will now be defined, and it will be analysed in its possible relationship with poverty and homelessness.

Lack of affordable housing

Another concept present in etiological studies on homelessness, relates to the supply of affordable housing. An affordable house is a house whose rent is affordable to the very-low income and to the low-income families. "Low-income" renters are defined having their household's income in the second lowest income quintile (21% to 40% of all incomes nationally); while "very low-income" renters are characterized by having their income in the bottom income quintile of a country (20% or lower) (Filandri & Moiso, 2018). Thus, an affordable low-income housing is a house whose rent does not exceed the income low-income and very low-income renters possess.

The structure of the housing market is linked by certain authors to homelessness through the lack of availability of affordable housing (Polakow & Guillean, 2001). Low-income housing shortages may create a situation where some people are forced to go live in the streets or find shelter elsewhere, because of the widening gap between the availability of this kind of houses and the income-generating ability of the poorest. Some studies (for instance, Early, 2005) seem to show

that lower levels of housing availability have an incidence on the number of homeless.

A discussion will now follow regarding two concepts that seem to appear frequently in the literature as individual factors influencing pathways into homelessness.

Severe mental illness and substance abuse disorder

Certain authors have found causes of homelessness in severe mental illness and substance abuse disorder (Polakow & Guillean, 2001).

It will be now defined what is meant in the literature by severe mental illness and it will be discussed its possible link with homelessness.

Severe mental illness

Severe mental illness is a medical concept defined by some authors as occurring when someone has the following: a diagnosis of any non-organic psychosis, treatment of the duration of two years or more and a dysfunction (Ruggeri et al., 2000).

Certain researchers find an indirect connection between severe mental illness and homelessness through the concept of deinstitutionalization of the mentally ill people. The term refers to the removal of mentally ill patients from institutions like hospitals, often without adequate provision for aftercare. Released people, for whom access to an affordable house can be difficult due to their dysfunctional status, could move either to care homes or to the streets, thus becoming homeless. Besides, Fisher et al. (2008) found that homeless people affected by mental illness may stay more time homeless as it is more difficult for them to maintain a home when they have it again.

Lastly, severe mental illness may be linked with other problems as poverty, shortages of low-income houses and substance abuse in increasing the likelihood of homelessness (Williams, 2016).

It will be now defined and discussed the concept of substance abuse disorder, which in the literature is considered as a possible factor influencing homelessness.

Substance abuse disorder

Some authors define substance abuse disorder as a maladaptive pattern of substance use, leading to clinically significant impairment or distress (see for instance Hasin et al., 2006).

In a study conducted by McCarty et al. (1991), results show a possible bidirectional and indirect relationship between substance abuse - combined or not with severe mental illness – and a greater risk of homelessness. Indeed, people affected by substance abuse tend to have more difficulties in getting out from a situation of monetary poverty, in competing in the housing market and in being integrated in the social, political and economic spheres, thus raising the probability of being homeless. Vangeest and Johnson (2002) suggest that substance abuse disorder influences

homelessness by limiting the social and institutional affiliations. Indeed, the disorder can lead to disruptions in interpersonal relationships and unemployment, which in the end may cause homelessness. At the same time, displacement and loss of shelter can also increase the abuse of substances. Furthermore, Williams (2016) suggest that substance abuse disorders tend to make a bad situation worse, by exacerbating existent financial difficulties, thus indirectly influencing the likelihood of being homeless.

Different approaches to housing and provision of support services will be now presented.

Existing policies

Policies responses to homelessness are generally articulated around housing and the provision of support services. The way these two functions materialize differs based on which approach is chosen. Governments have adopted two general approaches of intervention. One is based on the assumptions and principles of the “staircase approach”; the other is based on the assumptions and principles of the “Housing First approach”. The aim of both approaches is to provide homeless people to live independently and (re)integrated in the community. In addition, policies are also directed towards homelessness prevention. Typically, homelessness prevention programs are concerned with preventing shelter entry. They can be structured around subsidized housing and valued social services (Shinn et al., 2001). Policymakers still debate on the form of support services that people need to exit and prevent homelessness and the extent to which it should precede or follow the provision of housing.

In the literature it is suggested that, even though the two approaches have the same aim, they differ on how to achieve it. Choosing to design a policy based on the “staircase approach” means adopting the idea that homeless service users must demonstrate their ability to move from one level of accommodation to another. On the other hand, the “Housing First approach” is defined not only as a recent approach to housing and services, but also as a philosophy and a program implementation of specific principles. The assumption behind this approach is that, by separating need of treatment from housing, the latter is perceived as a fundamental human right, constrained by the economic realities of the rental markets (Padgett, Gulcur & Tsemberis, 2006).

The first step, identified in the policies built around the Housing First principle, is to provide self-contained dwelling with rent contract. On the contrary, in the “staircase model” this is considered the last step. Access to an affordable house where to live, may give the opportunity to plan a sequence of daily events according to own priorities (Tsemberis, 2010). Arguments supporting the adoption of policies inspired by the “Housing First approach” claim that providing a home should be addressed first because, if health services are to be effective, homeless people need to have somewhere to live where they are warm and where to commit to solving other problems, as mental illness and substance abuse disorders. On the contrary, policymakers who decide to design policies inspired by the “staircase model” adopt the idea of the primacy of clinical stabilization before moving to a stable house. Gulcur et al. (2003) conducted a study in which results show that

implementation of both approaches influences the lack of housing, providing and stabilising accommodations to people who need it.

Nevertheless, even though housing is considered pivotal in reducing and preventing homelessness, the provision of support is also perceived as needed (Pleace, 2016). Indeed, those supporting both approaches claim that, if someone is housed, but treatment is not being offered, there is no help with housing practicalities. Besides, provision of support is considered important to stimulate people in improving their mental health and well-being.

Research question

From the literature it seems that homelessness may be influenced by an interplay of individual and social factors. Poverty, lack of affordable house, severe mental illness, substance abuse disorder are concepts found as possible interrelated determinants to homelessness. Furthermore, policies seem to influence some of the determinants (as lack of affordable housing, severe mental illness, substance abuse disorder) by providing certain services.

To enhance the knowledge concerning what found by the existing research and investigate what the perceptions of policymakers and fieldworkers are, the following research question is formulated:

How do policymakers and fieldworkers perceive the influence of individual and social factors on pathways into homelessness and how do they perceive the influence of existing housing and support services on these factors?

The corresponding sub-questions are:

How is poverty perceived to influence pathways into homelessness and how are existing housing and support services perceived to influence this factor?

How is lack of affordable housing perceived to influence pathways into homelessness and how are existing housing and support services perceived to influence this factor?

How are severe mental illness and substance abuse disorder perceived to influence pathways into homelessness and how are existing housing and support services perceived to influence these factors?

As with the research question, perceptions are those of policymakers and fieldworkers.

Expectations

This research expects to provide insights into interpretations of pathways into homelessness, as characterized by multi-level interplaying factors. It is expected that a clearer view on ideas of how

they interact will be found. It is also expected that policies aimed at reducing and preventing homelessness are perceived to have an influence on poverty, lack of affordable housing, severe mental illness, and substance abuse. A clearer view of interpretations on how they influence these factors is expected to be found.

Research methods

Study design

As this is an exploratory study, a qualitative research method has been chosen (Ritchie et al., 2013). In addition, this design was chosen for its greater suitability than the quantitative one in exploring perceptions and interpretations (Gelbert et al., 2004).

Sampling

The population from which the participants were sampled was composed by policymakers and fieldworkers working at the national and municipal governance levels in the Finnish homelessness sector. Policymakers are involved in making policies and policy decisions concerning homelessness both at the national and municipal levels. Fieldworkers are instead involved in implementing these decisions, working in contact with homeless people and with those who risk losing their homes. Therefore, the combination of these two actors could provide a deeper and wider knowledge on interpretations both from the policy making side and from the implementation of policies concerning homelessness. An inclusion criterion for participating in the research was a sufficient command of the English language to understand and answer questions. Furthermore, policymakers and fieldworkers had to have worked in the homelessness sector for at least a year to have a minimum of knowledge and experience. Recruitment strategies were the following. First, the researcher attended conferences on homelessness in Finland to determine background information on the research setting. During these events, a first person meeting the inclusion criteria was contacted and informed of the research. Then, the snowballing sampling strategy was adopted to identify other participants. This strategy was chosen because of its suitability for an unknown research environment (Ritchie et al., 2013).

Data collection

The data were collected in two different ways. First, twelve semi-structured interviews were conducted. This strategy was chosen because it offers the opportunity for a detailed investigation of each person's perspective and of the context in which the phenomenon of research is found, through interactions with the people who work in that reality (Ritchie et al., 2013). The interviews were semi-structured to give the interviewees space to share their interpretations, while allowing the interviewer to maintain control of the conversation and remain close to the theoretical concepts. The interviews were all based on a topic list (see Appendix 1), in which there

were operationalized the theoretical concepts found in the literature and defined in the theoretical framework section. Interview techniques were used, such as active listening and probing. In addition, four policy documents were analyzed and used to understand the context in which the study was conducted and to check the answers given by the participants.

Data management and analysis

Participants were sent an information letter and a consent form, including all the necessary information about the research and about data management. The recordings of all the interviews were transcribed verbatim and anonymized. They were later deleted from the recorder and placed on the faculty data server of Utrecht University. The coding was carried out using the NVivo qualitative analysis software (version 12). A combination of open coding and the use of existing codes, based on theoretical operational concepts, has been adopted. This allowed to code also relevant information not present in the theoretical framework. All interviews were analysed at least twice to correct possible coding errors. Subsequently, axial coding was used to highlight the determinant concepts (Boeije, 2009). Finally, through a selective coding process, the connections between interpretations of factors' influences and between housing and support services have been identified.

Results

First, the participants' characteristics will be presented. It will then follow a description of the background in which the research was conducted.

Twelve participants get involved in this study (see table 1 in Appendix 3). They work in different governance levels, positions and places as policymakers or fieldworkers in the homelessness sectors. Three of them are working in the governmental agency implementing Finnish housing policy. In this group, there is the Director of the agency, who is currently working as the coordinator of the group created to write a proposal to make the housing counselling statutory. There is the Deputy Director, who has been working as a Project Manager of a program to develop residential areas for three years and now she is monitoring the agency's activities. Lastly, there is a Senior Officer, who has been coordinating a project for four years on preventive work. Then there are seven other participants who work in NGOs, whose main sites are in Helsinki, but who also have other offices in other cities in Finland. Their projects are therefore also implemented outside Helsinki. In this group there are one Executive Manager, three Project Managers and three fieldworkers. The Executive Manager has been leading since 2006 one of the NGOs. Previously she worked in a supported house for people with mental illness. Two Project Managers are working on the same program to develop gender sensitive services; the other one is working in a program to prevent youth homelessness. The three fieldworkers are helping to hold courses for teaching how to live independently and as outreach workers. Furthermore, there is a politician of the Finnish

Green Party, who has been working as the Deputy Mayor of Helsinki's Social and Health Services since 2017. Finally, there is a fieldworker working in an NGO-owned emergency shelter in Helsinki.

Concerning the policy documents, they are four, referred to as government or national programs to reduce homelessness, signed by the Ministry of the Environment and containing main guidelines. They cover the legislative period from 2008 to 2020.

The participants' sample is relatively small; thus, representativeness of policymakers and fieldworkers working at all governance levels in the Finnish homelessness sector might be affected. However, the inclusion of the governmental agency's Directors and Senior Officer, who are working as implementers of national housing policy and projects, may increase external validity in two ways. These three participants work on a national level collaborating with multiple municipalities and they have experiences of different projects and realities. On the other hand, the other participants work in NGOs or as a politician in Helsinki, where most homeless people are situated (ARA, 2018). Even though some of them work occasionally also in the other cities in Finland, most of the efforts are directed towards preventing homelessness in the capital region. Thus, the municipality of Helsinki is more represented. This may affect the representativeness. Finally, in terms of expertise, the fact that these people have worked for a relatively long period as policymakers or fieldworkers in the homeless sector can increase representativeness.

Reducing homelessness has been part of the goals of many Finnish governments. Besides the government, municipalities and NGOs are the actors involved with different responsibilities. At the level of central government, the Ministry of the Environment is the lead coordinator of the programs. It designs, puts into action the programs, and collaborates with the Housing Finance and Development Centre of Finland (ARA). This last one has a major role in the implementation of Finnish housing policies and national projects to prevent homelessness. ARA awards subsidies, grants and guarantees to NGOs and to the municipalities for the construction of affordable houses and supported housing and for the development of projects (AUNE, 2016).

Municipalities in Finland are self-governed administrative units and are responsible for healthcare, social services, and land use. They draft their own operational programs, in which the objectives are tailored to correspond to the national programs' aims to reduce homelessness. These implementation plans are then signed also by the Ministry of Environment. City specific quantitative housing goals both to produce affordable housing and for the use of the existing rental housing stock are specified in these agreements and must be followed by the municipalities.

There is then the Social Insurance Institution, Kela, which is the social security institution under the control of the Finnish Parliament. It distributes to all permanent residents of Finland the benefits, such as the ones for unemployment and sickness. It also administers the housing

allowance, which are benefits given to low-income households to help them to deal with housing expenses. Lastly, it provides a fixed sum of money, called basic social assistance, to people whose income and assets do not cover essential daily expenses.

Recently, four national policies, concerning how to deal with homelessness, have been approved by the Finnish Government. These policies, which are also those analysed in this study, are the two programs to reduce long-term homelessness (PAAVO I, 2008-2011 and PAAVO II 2012-2015); the Action Plan for reducing homelessness in Finland (AUNE, 2016-2019); the Cooperation Program (2020-2022). With the first two programs, policymakers have chosen to adopt Housing First ideas and to convert shelters into housing units with permanent tenancies. With the third program, their focus has shifted to the prevention of homelessness and its recurrence, increasing the production of affordable housing. In the latest program, which has not yet been implemented, they aim to give more responsibility to municipalities and to make housing consultancy services statutory (Cooperation program, 2020).

Following this introduction, the results of this study will now be presented.

Pathways into homelessness and responses

Interpretations of the influence of the factors will be presented thematically, and their interconnections will be highlighted. Perceived influences in pathways into homelessness of poverty, lack of affordable housing, severe mental illness, substance abuse disorder and other elements will be illustrated. Perceptions of the influence of policies on these factors will be presented after every factor. Finally, factors which are not present in the theoretical framework and general interpretations of the influence of homelessness policies will be illustrated.

Poverty

Poverty is perceived as one of the factors which plays a role in pathways into homelessness. First, interpretations focus on the lack of economical means due to financial problems. Financial problems, raised in a situation of changes in a household's income, can interplay in a spiral of difficulties to pay rent at the end of the month. Poor skills in budgeting are perceived as playing a role in these pathways in the sense that paying the rent might not be in the priorities. A Project Manager, working in a project to prevent youth homelessness, explains: *“Many people don't have the ability to take care of their finances, which things to prioritize, it can happen that they don't pay the rent and then they are evicted.” (P5)*

Some policymakers and fieldworkers think that the association between lack of financial means and other factors may pose an individual at risk of losing the house. This can happen during episodes of personal crisis, for instance a relationship breakup, a physical illness, the death of a

relative or of a close friend and unemployment. Situations which require having access to extra economic resources. In these cases, if there is no possibility of accessing savings, paying the rent, and avoiding eviction is perceived as too difficult. A Senior Officer working on a project to prevent homelessness describes: *“When something suddenly happens and you are not prepared, that's the situation when poverty leads to homelessness. And if you do not have money to cope with it, then you can lose your house.”* (P10)

In line with Williams (2016), poverty is perceived as interacting with mental illness in pathways into homelessness. Situations where there are difficulties in dealing with a low amount of money are perceived as affecting the mental health of the most vulnerable. Being then affected by a mental illness disorder may result in more difficulties of organizing the budget and paying for rent. If this also leads to substance abuse, then coping with a situation of monetary poverty is perceived as even more difficult. The priority may be attributed to spending money to buy the substances and not to pay the rent. A Project Manager, working in services for women affected by mental illness, explains: *“When you have a small sum of money, you need to think about how to pay the next rent and this can affect your mental health and substance abuse can exacerbate the problem.”* (P7)

In addition, gambling is perceived as a factor influencing pathways into homelessness. Some fieldworkers think it can cause even more difficulty in controlling finances and paying rent as some people perceive gambling as means to forget about financial problems and negative feelings.

In the next paragraph, interpretations of policies' influence on poverty will be presented.

Policies' influence on poverty

Targeting poverty is not interpreted as a priority in homelessness policies. One of the reasons for that resides in the perception that the benefits available to citizens are enough to cover the essential daily expenses and to prevent people from losing their home. The possibility given to low-income households to access housing benefits and to social assistance is estimated, by some respondents, as sufficient support. As an Executive Manager, who had a long experience in the national decision-making process, depicts: *“I don't think we have discussed the issue of poverty in pathways into homelessness that much because there is the idea that, with all the benefits you get, you have enough to pay for your house.”* (P6)

However, other policymakers and fieldworkers think that the process to access these kinds of benefits is full of hindrances. First, obtaining these benefits could take some time, during which the problems of people in economic difficulty could get worse. Filling in the online application requires not only to have the opportunity to access the technology, but also to have the ability to use this medium. People who are deprived of these capabilities, if not helped by someone, may spend their time finding a way to go through the bureaucratic process. A fieldworker, teaching in

courses on how to live independently, has the impression that: *“It is really hard for people when they have to attach some papers to the application, sometimes they choose a wrong form and the application doesn’t go on.” (P4)*

Interpretations about the lack of affordable housing on pathways into homelessness will now be discussed. Subsequently, the perceived influence of policies on this factor will be introduced.

Lack of affordable housing

Lack of affordable housing is perceived by some respondents as the most relevant factor which has an impact on pathways into homelessness. The ways it is influencing the life chances of people are perceived as interconnected with poverty. Because of the discrepancy between a higher demand for affordable housing and a perceived insufficient supply, people with a low or very low-income may not find suitable housing. Coherently with Polakow and Guillain (2001), in this situation, some policymakers believe that certain people rent unaffordable housing, walking on a path that could eventually lead to eviction due to unsustainable expenses. This phenomenon is perceived to be most severe in the biggest metropolitan areas, given the recent influx of migrants to these centres. People who are fleeing the countryside to find a job in the biggest cities may enter in a reality in which the prices of the rents are higher than their savings. In this scenario, they may end up living with someone they know or, if that is not possible, on the streets. The Deputy Mayor for Helsinki’s Social and Health Services, who has been working in the Finnish capital throughout her political career, explains: *“People who become unemployed may come to Helsinki. But there are not enough affordable apartments for everyone here, so some of them end up living with their workmates, while others may end up on the street.” (P12)*

Lack of affordable housing is perceived as a cause of homelessness also considering its interaction with some personal factors. The situation of a household falling behind with the rent payments is associated with a greater difficulty in finding or maintaining a home. This household may try to rent a house from the private market and being discriminated against or evicted by the landlords because of these rent arrears; as recognized by former studies (McCarty et al., 1991). In addition, some policymakers believe that those who have immigrant origins not only struggle to understand the procedure to apply for affordable housing but also suffer racial discrimination. The Deputy Director of the governmental agency implementing housing policy describes: *“When the landlords are able to choose the tenants, those with problems of records of not paying their rents or with an immigrant background are discriminated against for these factors and may end up homeless.” (P11)* Unfortunately, further information on how this pathway is perceived to work was not offered by the respondents. It may be the case that this topic was perceived as sensitive.

Another factor that is perceived to have a role in pathways to homelessness is domestic violence. In line with Williams (2016), physical and psychological violence would create a situation where

it becomes difficult to live with the offender and there is a need to flee the house. If there are also economic abuses, looking for a new place to live becomes more complicated because the victim has been deprived of access to economic resources. As the Project Manager working to develop gender sensitive services states: *“Women who flee violence and who depend economically on someone else have problems finding affordable homes. Some end up on the streets because they can't find a home.”* (P7)

Policies' influence on lack of affordable housing

As mentioned in Gulcur et al. (2003), one of the main policy influences on the lack of affordable housing is attributed to the Finnish subsidized production and renovation of apartments, the rents of which may be affordable for low and very low-income families. The perceived goal is to guarantee all citizens the right to housing and to prevent people from renting apartments that they cannot afford. In this sense, some policymakers have assessed the efforts of the governments and some municipalities as going in the right direction. As the Deputy Mayor says: *“We are trying to construct more affordable housing to meet citizens' needs and prevent homelessness. For us this is really important.”* (P12)

However, there is a perception of the need to invest more in this type of housing. This applies to some cities which are unwilling to grant their free land for the construction of houses that do not yield as much as those at market prices. Some prefer to build market prices houses to have better taxpayers and have a greater profit than with affordable housing. These cities, for instance Espoo, are perceived as suffering from a limited budget, which can result in an influx of poor migrants to the country's capital, looking for a cheaper accommodation where to stay. As the Director of the agency implementing housing policy explains: *“There are some cities, like Espoo, which are less willing to produce affordable housing because they don't want to attract poor people in their city. These people emigrate to Helsinki because there are more affordable houses.”* (P8)

Some policymakers are convinced that building more affordable housing would be the most effective way to reduce and prevent homelessness. Physical safety, warmth and accessibility to a bed are considered elements that can prevent pathological stress, diseases, sensations of continuous physical insecurity. As the Deputy Mayor of Helsinki expresses: *“What we should do the most is constructing more affordable housing. If we had more affordable housing, homelessness would be reduced a lot. Poor people would be allowed to conduct a peaceful life.”* (P12) However, even if ARA awarded more subsidies to companies to construct affordable housing, this would still be perceived as insufficient by other policymakers. Living in an affordable housing may still be considered too expensive for some very low-income families. For this reason, it would be necessary to integrate this intervention with housing benefits, adjusted to the living costs of cities, to allow these people to maintain their apartments. As the Deputy Director says: *“Even the*

affordable housing is not that cheap. People should receive also housing benefits that are reflective of the higher costs of cities like Helsinki.” (P11)

Now, interpretations of the two personal factors severe mental illness and substance abuse disorder will be introduced. A description of the policies’ influence on these two factors will follow.

Severe mental illness

Severe mental illness is conceived as a factor which may lead to homelessness, in some cases. One of these has to do with the lack of social support. Without support, the risk for a person with severe mental illness of not being able to maintain an apartment is considered possible. On the contrary, having a mental illness is not perceived as a factor influencing pathways into homelessness when formal or informal help is provided to pay bills, clean the body and home, to take into account the rules of the condominium. As a fieldworker, who is involved in providing support to live independently, says: *“I do not think mental illness is a direct cause, but it can put the person at risk. If you do not get support to manage your apartment, the owner may decide to evict you.” (P3)*

Severe mental illness is associated with substance abuse disorder in interpretations of pathways into homelessness. As in Williams (2016), the influence of these two factors is understood as a phenomenon that increases the risk of being homeless. A person suffering from a severe mental illness may find relief from the pain, caused by a psychosis, in substance abuse. These two factors would then interact in creating a situation in which it becomes difficult to pay the rent because the money is spent on the purchase of substances. As the Executive Manager, who worked in a supported house for mentally ill people, states: *“I realized that clients often started drinking and taking drugs to get rid of the bad feelings. So, they lose the house in this way because it is too difficult to pay it.” (P6)*

Substance abuse disorder

Substance abuse disorder is perceived as a factor that influences bidirectionally and interacts with other elements in pathways into homelessness. Not only would this factor lead to homelessness for the reasons explained below, but also the reverse. Some people may abuse substances to forget the brutality of the streets, spend time and be in the company of other homeless people. As a field worker engaged in outreach activities points out: *“I think that it is also homelessness that causes substance abuse. When they are on the streets, they keep drinking to feel the extreme situation less.” (P9)*

Some interpretations of the influence of substance abuse on pathways into homelessness revolve around the concept of losing control of your own door, of whom can come in and out from the apartment. Being affected by a substance abuse disorder would create a situation where people in

the same condition find themselves in one apartment to drink and / or take drugs together. This group can behave in a way that disturbs neighbours without even recognizing it because of their state of loss of control. For example, they could burn something or keep the volume of the music too loud. This situation can create disputes with the landlord and/or the neighbours, which may lead to the eviction of the person who lives in that house. As a Project Manager, who works on a project to prevent youth homelessness, states that: *"I think there's a good chance with drugs that you don't have control over what's going on in your apartment, which means that people come there and make noises and then the eviction comes."* (P2)

In addition, substance abuse disorder is associated in some interpretations with relationship breakup. It can happen that a person finds himself or herself abusing substances to try to alleviate the pain caused by a separation. But also, the other way around, substance abuse is perceived as causing the breakup due to the intolerance of the situation. This result is coherent with Vangeest and Johnson (2002).

Policies' influence on mental illness and substance abuse

Interpretations of the influence of services on severe mental illness and substance abuse are divergent. On one hand, there are perceptions of the adequacy of social and health services. The time limits for the access, established in the law, are respected, the professionals working with patients are qualified and the provision of services is comprehensive. As the Senior Officer working on the prevention sector points out: *"We have very qualified professionals and nurses and there are kind of services that prevent homelessness."* (P10)

On the other hand, as for access to social benefits, there are perceptions of an inadequacy of services, resulting from the multiple barriers to receiving support. These barriers would derive from the perception of a too long waiting period to access rehabilitative services. The cause is attributed to the reduction of the budgets of the municipalities for this type of service. During this time, a person suffering from a severe mental illness or substance abuse or, as previously mentioned, from both, could see his or her condition deteriorate to the point of losing his or her home. As a fieldworker in an emergency shelter in Helsinki expresses: *"The problem is that the queues are so huge that you have to wait three to six months to get help and this causes the problems to get worse. I think the problem stems from the lack of money "* (P1)

Diversely, the choice to provide supported housing for people at risk of becoming or returning homeless is interpreted as an effective measure. Starting recovery by first having a house in supported housing with Housing First principles is perceived, as in Tsemberis (2010), as one of the best ways to provide support. The reasons concern the perception of a more effective measure than providing support to those who live on the streets; also because having a home allows people to find themselves in a condition of less stress, which is intended as a propitious way to start a

treatment path. As the Executive Manager of an NGO states: *"I think that supported housing is a good idea because you need a roof over your head to start to get rid of your problems and because it is more efficient in delivering support". (P6)* However, as with affordable housing, the number of these types of houses is perceived as insufficient to accommodate all the people who need support. This is related to the general lack of homes and limited budgets in cities to build housing for people with mental illness and / or substance abuse disorder. As the Deputy Mayor of Helsinki expresses: *"Above all, we need more supported accommodation. We need the government to invest more resources to build sustained housing. The city cannot do it alone." (P12)*

Now that the main pathways have been described, another factor interpreted as relevant in pathways into homelessness will be presented. A description of general interpretations on the existing policies' influence on pathways into homelessness will follow.

Multiple pathways and multiple answers

Some interpretations underline the importance of another factor in pathways into homelessness: family environment. Childhood experiences of an environment with substance abuse, not mentally cured diseases, poverty, and violence are perceived as increasing the chances in life of reproducing the same behaviours or having fewer opportunities to access education and work. For this reason, some policy makers and fieldworkers think that early intervention at a young age should form the core of policies. As the Senior Officer working on a project to prevent homelessness expresses: *"There are people who have lived their lives in these situations and therefore it is difficult to get away from these problems. If we insisted more on prevention, we could reduce the risks of becoming homeless". (P10)*

To conclude, four paths to homelessness are recognizable. The lack of affordable houses and supported housing is considered to be the initial cause of a path towards homelessness characterized by a competition between the poor and between people who suffer from substance abuse and mental illness to get away with the few houses available. A second pathway starts from the lack of economic resources due to financial problems and ends in not paying the rent. A third is perceived as being caused by severe mental illness combined with lack of support and the last one by substance abuse and lose control of your own door. In this scenario, some policymakers and fieldworkers think that the prevention should cover all the pathways and factors that can lead to homelessness, starting with the recognition of the centrality of the provision of affordable housing and, in the case of substance abuse disorder or mental illness, of supported housing. Then, when enough houses will be provided, a holistic oriented approach consisting of simultaneous and flexible measures is perceived as needed to tackle the other elements described.

Discussion

This study sought to analyse policymakers and fieldworkers' interpretations of how individual and social factors influence pathways to homelessness and of how existing policies influence these factors and pathways. The following research question was formulated:

How do policymakers and fieldworkers perceive the influence of individual and social factors on pathways into homelessness and how do they perceive the influence of existing housing and support services on these factors?

The corresponding sub-questions were:

How is poverty perceived to influence pathways into homelessness and how are existing housing and support services perceived to influence this factor?

How is lack of affordable housing perceived to influence pathways into homelessness and how are existing housing and support services perceived to influence this factor?

How are severe mental illness and substance abuse disorder perceived to influence pathways into homelessness and how are existing housing and support services perceived to influence these factors?

It was expected to provide insights into interpretations of pathways into homelessness, as characterized by multi-level interplaying factors. Policies were also expected to be perceived as influencing poverty, lack of affordable housing, severe mental illness, and substance abuse.

To answer this research question, data were collected through twelve semi-structured interviews and analysis of four policy documents.

It was found that poverty is perceived as a factor influencing pathways into homelessness. The path would start from a situation of lack of economic means due to financial problems deriving from unemployment, debt, and would end in the inability to pay rent and the eviction. This situation is perceived as a source of stress, which can lead to mental illness and substance abuse; factors that would ultimately increase difficulties in paying rent. Policies to reduce homelessness are not perceived as directly addressing poverty as a risk factor. The benefits available to all citizens who need them are perceived as sufficient; however, the procedure for obtaining them is considered too complex.

Furthermore, lack of affordable housing is perceived as a central factor influencing pathways to homelessness. The lack of affordable housing would lead to the exclusion of low-income families from renting a house or to the eviction of those who have rented houses at inaccessible prices. The construction and renovation of affordable housing is perceived as a crucial element of policies to

reduce and prevent homelessness. However, policymakers believe that more investment in building these types of houses should be directed towards cities that suffer from a tight budget.

In addition, severe mental illness and substance abuse disorder are perceived as factors that interact with each other in influencing pathways to homelessness. A person with severe mental illness would be at risk of homelessness if no support is provided. In this case, pain relief can be found in substance abuse. Substance abuse is perceived as a cause and a consequence of homelessness. The path to homelessness is connected to the concept of losing control of one's door, creating disturbances that ultimately lead to eviction. Interpretations of the influence of policies on mental illness and substance abuse diverge between positions that emphasize professionalism and those that criticize the difficulty encountered when trying to receive support. Finally, although the provision of supported housing is perceived as an effective measure, it is considered necessary to invest more in their construction.

The findings of the study show, in line with the expectations, that poverty, lack of affordable housing, substance abuse and mental illness are perceived as influencing homelessness in interwoven ways. In this complexity, some specific pathways, described above, are recognizable. In addition, this study revealed other factors, which are not present in the theoretical framework and were not expected. Relationship breakup, physical illness, the death of a relative or close friend, unemployment and gambling are perceived as factors which, when interacting with poverty, cause homelessness. Furthermore, domestic violence is conceived as a factor which, manifested in the form of economic abuse, leads to difficulties in finding a new home. Finally, growing up in an environment where substance abuse, poverty and mental illness are present is perceived as causing an increased risk of becoming homeless.

In addition to the similarities between the results of this study and other research already highlighted, it is noted that the pathway starting from lack of monetary resources and conducive to homelessness shares similarities with Nichols (2010). In addition, although the results show that people with severe mental illness are perceived as having difficulties in maintaining a home, this has not been linked to longer periods of homelessness as in Fisher et al. (2008) but only to lack of support. Besides, in line with Padgett, Gulcur and Tsemberis (2006), housing is perceived as a human right and a priority to arrange more efficient support. Finally, although the provision of support is perceived by some policymakers and fieldworkers as insufficient, the need is never questioned. This result is coherent with Pleace (2016). In this study, episodes of personal crisis as physical illness, relationship breakup, death of a relative or close friend, unemployment were found to be perceived as factors influencing pathways to homelessness, when they interact with poverty. An explanation for this may be found in Johnson and Chamberlain's (2011) description as one of the possible pathways to homelessness linked to the limited saving capacity of low-income families. Furthermore, gambling may be a factor that has received little scientific attention in its relationship with homeless people, as expressed in the study by Sharman et al. (2014).

Finally, factors as substance abuse, mental illness and poverty could be of an intergenerational nature, as expressed by Piat et al., (2014).

Strengths and limitations

Internal validity concerns whether the research truly measures that which it was intended to measure and describe (Joppe, 2000). To strengthen the internal validity of this study, the operationalization of the relevant concepts found in the literature was based on the definitions presented in the theoretical framework. Concepts of poverty, lack of affordable housing, severe mental illness, substance abuse, housing and support services were operationalized in a topic list used to pose questions. In addition, the answers given by the participants were confronted with the data of policies documents, to decrease possible bias. However, some responses could not be verified because they were not present in the documents. A better use of multiple data sources could have been applied to strengthen internal validity.

Representativeness of participant sample pertains to whether the results of a study can be generalized beyond the specific research context (Boeijs, 2009). In this research the participants' sample is relatively small; thus, its representativeness of the population composed by policymakers and fieldworkers at all governance levels in the Finnish homelessness sector might be affected. To tackle this, three implementors of national housing policy were selected to participate. However, the municipality of Helsinki is more represented. To increase the representativeness of the sample, more people from other municipalities could have been interviewed and more documents analysed. Representativeness of the sample was further explained in the results section.

Reliability of data collection instrument concerns the consistency of the measures used in social research (Boeijs, 2009). To increase the reliability of the data collection tool, questions based on the theoretical framework were asked to each participant in approximately the same manner and time. The same order of questions was posed by following strictly the topic list. In addition, attempts have been made to direct the interviews so that respondents could spend approximately the same time discussing each topic. However, it has happened that some digressions have been made on topics considered relevant for a specific participant. This may have caused a differentiation between the time spent answering questions and the types of topics, affecting the reliability. Furthermore, an interview lasted only fifteen minutes, compared to an average of sixty minutes, because the interviewee felt that the language barrier was too strong for her. This event may have had an impact on the reliability of the data collection instrument given that one participant had much less time to share information than her colleagues. To correct for this bias, the researcher could have tried to contact this participant another time and try to continue the interview.

Implications

Some implications for additional research can be discussed. First, researchers wishing to undertake similar research could consider the potential impediment resulting from the different mother tongue spoken by the researcher and the respondents. In addition, a better recruitment strategy could be used to have more participants. More policymakers and fieldworkers working in municipalities other than Helsinki could be interviewed to obtain a more representative sample.

Further research on policymakers and fieldworkers' interpretations of the influence of gambling could not only advance the theory, but also bring to the attention of policymakers the need to address this factor when designing policies to prevent homelessness. Furthermore, as this study was unable to delve into interpretations of how people of immigrant origin are discriminated against in accessing a home, it may be relevant to investigate more on this topic.

Recommendations for policy and intervention will now be discussed. The procedure for accessing housing and social assistance could be restructured to make it less difficult for people with limited technological capabilities. In addition, not only the waiting period for rehabilitation services could be shortened to prevent the deterioration of patients' conditions, but also the cooperation between the support services could be strengthened. Furthermore, more public investment could be directed towards the construction of affordable homes and supported housing. This intervention could be directed to the cities, for instance Espoo, with a limited budget. Besides, housing benefits, adjusted to the living costs of cities, could be provided in cases where the rental of affordable housing exceeds the ability to generate income. Finally, prevention could be restructured to include simultaneous and flexible measures in which the housing, health and social services sectors work more together to tackle pathways to homelessness.

To conclude, this study highlighted insights into policymakers' and fieldworkers' interpretations of pathways to homelessness. Perceptions of specific pathways have been found to exist. Furthermore, the perceived influence of existing policies was assessed in some respects as positive, in others as critical. Eventually, these results could help design policies that reflect some of these insights.

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Appendix

Appendix 1: Topic list

Introduction

Re-explain the purpose of the interview, confidentiality is guaranteed, **consent to record asked**, always feel free to opt-out and not answer to the questions, the expected duration of the interview.

1. **Factors** which may influence pathways into homelessness

(aim: to introduce the topic and understand the respondents' perceptions regarding factors and pathways into homelessness)

- General overview of factor(s) which may influence pathways into homelessness
- PROMPT: individual and social factors (Wright, Rubin, Devine, 1998)

2. **Social policies** (aiming at (re)integrating homeless people in the community)

(aim: to introduce the topic and understand perceptions of respondents concerning the role and the possible influence of existing social policies on pathways into homelessness)

- General overview of possible influences of social policies on pathways and factors into homelessness
- PROMPT: (re)housing and support services (Tsemberis, 2012)

3. **Poverty** in pathways into homelessness and possible influence of social policies on this factor

(aim: to understand if and which role poverty might play in pathways into homelessness, the possible interplay with other factors and how/if this factor might be influenced by existing housing and support services)

- Poverty and pathways into homelessness (Shinn, 2010; Nichols, 2010)
- PROMPT: lack of monetary resources (Shinn, 2010; Nichols, 2010)
- PROMPT: social exclusion (Pleace, 1998)
- PROMPT: interplay with other factors (Trent, 1999)
- Existing (re)housing and support services and possible influence on poverty

4. **Lack of affordable housing** in pathways into homelessness and possible influence of existing social policies, (re)housing and support services

(aim: to understand if and how respondents think that lack of affordable housing may be linked to pathways into homelessness and if and how social policies have an influence on this factor)

- Lack of availability of affordable housing and pathways into homelessness (Polakow & Guillean, 2001)
- PROMPT: gap between the availability of affordable housing and the income-generating ability of the poorest (absolute/relative poverty) (Polakow & Guillean, 2001)
- PROMPT: interplay with other factors (poverty)

- Social policies (housing and support services) possible influence on the structure of the housing market
- PROMPT: housing as a human right (Padgett, Gulcur & Tsemberis, 2006)
- PROMPT: providing and stabilizing accommodations to people who need it (Gulcur et al., 2003)

5. **Severe mental illness, substance abuse disorder (included alcoholism)** in pathways into homelessness and possible influence of existing policies on these factors and pathways

(aim: to understand if respondents think that severe mental illness, substance abuse disorder - included alcoholism- may have a link to homelessness and if and how existing policies influence these factors)

Severe mental illness

- Severe mental illness and pathways into homelessness
- PROMPT: deinstitutionalization (Polakow & Guillean, 2001)
- Link with poverty, shortages of low-income houses, substance abuse (Williams, 2016)

- Possible influence of existing policies on people affected by severe mental illness
- PROMPT: health services (Pleace, 2016)

Substance abuse disorder

- Substance abuse disorder (included alcoholism) and pathways into homelessness (McCarty et al., 1991)
- PROMPT: interplay with other factors: monetary poverty, competing in the housing market (McCarty et al., 1991), for alcoholism: limiting social and institutional affiliations (Vangeest and Johnson, 2002)

- Possible influence of existing policies on people affected by substance abuse disorder (included alcoholism)
- PROMPT: provision of support (Pleace, 2016)

- (if respondents introduced **other factors not mentioned** in the theoretical framework, ask about 1. the **link to homelessness** and 2. the possible **influence of existing policies** (housing and support services) on them

The exit

- Pathways to homelessness in the future
- Direction of and recommendations for (future) social policies

Closing statements

Availability for further questions, thank interviewee

Appendix 2: Structured code tree

1. Poverty in pathways into homelessness

- a. Affecting vulnerable groups
- b. Financial problems in pathways into homelessness
 - i. Debt spiral and loans
- c. Gambling and poverty
- d. Intergenerational poverty
- e. Not accesses to technology
- f. Interplaying with physical and mental illness
- g. Interplaying with relationships breakups
- h. Interplaying with substance abuse disorder
- i. Interplaying with unemployment AND low-wage jobs

2. Policies' influence on poverty in pathways into homelessness

- a. Poverty not tackled enough VS good protection
- b. Support services
 - i. Financial support services
- c. Social security
 - i. Social assistance
 - ii. General housing allowance

3) Lack of affordable housing in pathways into homelessness

- a. Lack of affordable housing consequences
- b. Urbanization
- c. Vulnerable groups discriminated in accessing housing
- d. Interplaying with poverty

4) Policies' influence on lack of affordable housing

- a. Agreements between government and municipalities
- b. Governmental agency's influence
- c. Role of the municipalities
- d. Conflicting interests

- e. Need for more investment in affordable housing
- f. Specific housing options for vulnerable groups

5) Severe mental illness in pathways into homelessness

- a. Deinstitutionalization
- b. Lack of support
- c. Interplaying with substance abuse disorder

6) Substance abuse disorder in pathways into homelessness

- a. Changing profile
- b. Difficulties in paying the rent
- c. Losing control of your own door
- d. Missing the support
- e. Relationships breakups AND substance abuse

7) Housing and support services' influence on severe mental illness and substance abuse

- a. Supported housing with Housing First principles
 - i. Scattered housing
 - ii. Congregate housing
 - iii. Develop alternative housing
- b. (In)adequacy of services
 - i. Multi-professional floating support
 - ii. Barriers to accessing services
 - iii. Outpatient treatment
- c. Mental health services
- d. Substance abuse services
 - i. Need for more investment
 - ii. Need for more low-threshold services

8) Multicausality and evolution in pathways into homelessness

- a. Early childhood factors
- b. Relationships breakups
- c. Unemployment in pathways into homelessness

- d. Domestic violence
- e. Physical illness
- f. Death of a relative or close friend
- g. Disputes with the landlord or neighbors
- h. Lack of social support

9) Housing and support services' influence on pathways into homelessness

- a. Need to develop housing and support services
 - i. Released prisoners
 - ii. Migrants
 - iii. Tackling domestic violence
 - iv. Young people
 - v. Flexible preventive services
 - vi. Gambling
 - vii. Street outreach
- b. Need for more funding
 - i. Social workers
- c. Multi-actor and cross-sector cooperation
 - i. Not communicating sectors
 - ii. Preventing evictions
- d. Early intervention
 - i. Housing advice services
 - ii. Comprehensive support services
- e. Barriers to support
 - i. Fear of stigmatization
- f. Impact of Coronavirus
- g. Universalist welfare state to prevent homelessness

10) Programs

- a. (DA) PAAVO I
 - i. Policy context
 - ii. Goals, objectives and target

- iii. Measures
- b. (DA) PAAVO II
 - i. Goals, objectives and target
 - ii. Measures
- c. (DA) AUNE
 - i. Policy context
 - ii. Goals, objectives and target
 - iii. Measures
- d. (DA) Cooperation program
 - i. Policy context
 - ii. Goals, objectives and target
 - iii. Measures

Appendix 3

Table 1: Participants' characteristics

NR	Job title	Employee of
1	Director	governmental agency in Lahti
2	Deputy Director	governmental agency
3	Senior Officer	governmental agency
4	Executive Manager	NGO in Helsinki and other cities
5	Project Manager	NGO
6	Project Manager	NGO
7	Project Manager	NGO
8	Field worker	NGO
9	Field worker	NGO
10	Field worker	NGO
11	Deputy Mayor of Helsinki's Social and Health Services	Finnish Green Party
12	field worker	NGO in Helsinki

Note: The participants are all working in Finland. For anonymity and confidentiality reasons, the names of participants and their organization are not mentioned in the research.