# CAUSES OF HOMELESSNESS AND WAYS TO END AND PREVENT HOMELESSNESS

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ABSTRACT

There has been a lot of discussions about homelessness and how to prevent or end homeless by various government or players in the world. It is not uncommon to hear that some people have been homeless for years and they have found it challenging to leave homelessness behind even though there are lots of programmes available to address the situation. The primary purpose of this study is to find out the reasons for homelessness, how to prevent homelessness, and take into considerations the stories or interview from homeless people on how why and what can be done to get them out of homelessness.

The study also observed what is homelessness, reasons for homelessness, long term-homelessness and what can be done to avoid homelessness. The thesis was qualitative and narrative, and it was carefully carried out with the homeless people living in Hyvinkään Mäntylä dormitory, Mäntylä employees, Toimari employees (Dormitory for the homeless) and one of the city housing supervisor. Eight homeless individuals narrated the stories of their homelessness, and they were also interviewed. Supervisors of homeless dormitories and Hyvinkää city housing supervisors were interviewed, and they all answered based on the experience in working with the homeless people for years.

Findings from this study like providing adequate support for life after homelessness for homeless people and helping to deal with the biggest problem of homeless people such as loneliness and debt will create a broader discussion on the real situations of homeless people and how they can be helped. At the end of this study, it was discovered people became homeless and went back to being homeless after getting help from constituted authorities because of loneliness. There were not enough follow up on their situation after getting out of homelessness and live in their apartment and lack of a well-planned programme to sustain their development before homelessness and after homelessness.

| **Keywords** | Homelessness, Loneliness, Renewed homelessness, Preventions, Housing |
|---|---|
| **Pages** | 55 pages including appendices 2 pages |

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1   **INTRODUCTION**

There are almost around 4.1 million reported homelessness in the European Union and much more are said to be at risk. There has been increase in homelessness in most member states during the last decades, but Finland has managed to remain steady and homeless in Finland has been reducing over the years. (Meszaros 2017, 2).

Various government are doing their best to eradicate homelessness in their various societies, different strategies have been designed and a lot of money and has been allocated to ensure that homelessness is a thing of the past, especially in Finland, nearly €200 million was given to fund the programme to reduce homelessness from the year 2008 to 2011. The amount contributed by state is 170 million, 10.3 million come from the municipalities and 20.5 million was from Finland slot machine (RAY) which is now Funding center for social welfare and organisations (STEA) for €20.5 million. The housing finance and development center have made €80 million in reserve for the grants to be invested in eliminating homelessness. €10.3 million from the Ministry of Social Affairs and Health funded another 205-support staff in services for the people who are sleeping rough. (Feantsa 2012, 36.)

Finnish Slot Machine Association RAY also contributed to the acquisition of housing support and projects needed for development. The same sort of funding has been approved for the second phase programme. (Feantsa 2012, 36). These figures show that more attention is been given to homelessness and a lot of money has been spent to fight and eradicate homelessness.

Figure 1 below shows the rate of homelessness in Finland from 1987 to 2016 and according to the figure below, the rate of homelessness has decreased in Finland between 1987 and 2016. At the early 2000, the rate of homelessness was stable, and the significant decrease started again in 2003. After the introduction of strategy to fight long-term homelessness in Finland in 2012, the rate of homelessness has decreased significantly. Those who are outside or living in temporary shelters, hostels or who has been homelessness for a very long time has been helped by the housing first strategy and during the year 2001-2008, provision of housing advice services has decreased evictions by 32% in Helsinki. (Pleace, Culhane, Granfelt & Knutgård 2015, 19.)
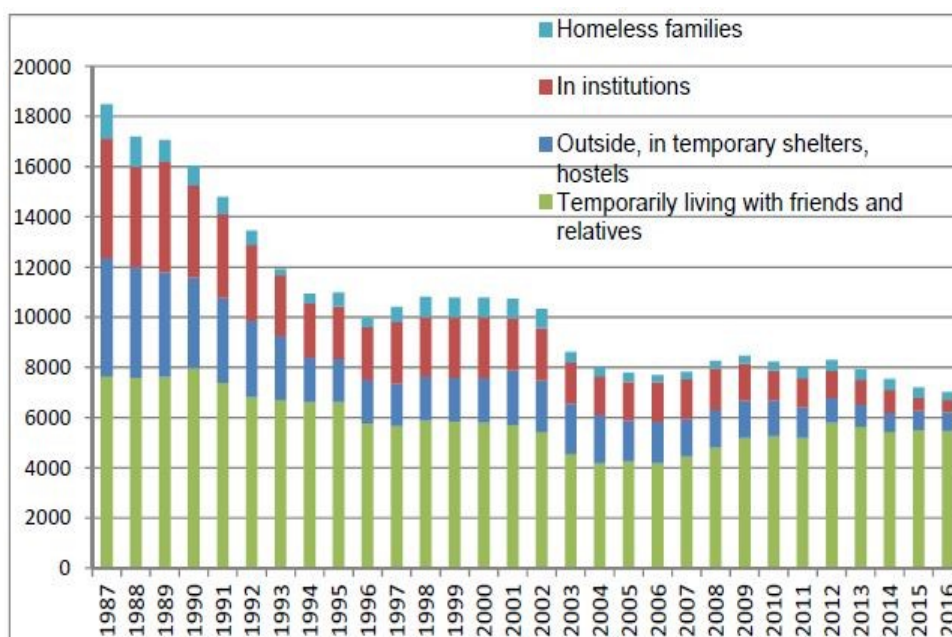
Figure.1 Homelessness in Finland 1987–2016. Housing market survey prepared by the housing finance and development center of Finland (ARA 2016).

Despite, various programmess introduced by the government especially the housing first model to deal with homelessness in Finland, not all people with homelessness situation have been helped. Even though the model has been successful in its own way but some people who have been homeless for a long time or who has proven difficult to be homed will or might not be helped by the model. (Tsemberis 2011, 9.)

Working in Mäntylä (homelessness home) for 5 years has opened my eyes to see many Mäntylä customers (homeless people) who has been helped out of homelessness situation or who has left to their various apartments and after some weeks or months come back to the dormitory. It is like a life cycle which rotates from A to Z and back from Z to A. It is quite a difficult situation for most of them because some of them genuinely want to be helped and live a normal life that is far from the street or dormitories. Moving out of dormitories to the street and moving back to shelter home could be regarded as transitional homelessness and this is affecting larger parts of EU population. Not doing more research or providing ways to rehouse these people, transitional homelessness might become long-term and hard to cope with, and this affects social and economic costs for society (Feantsa 2013, 2).

This research works wants to find out why people get homeless and what to do to prevent or reduce homelessness in the society and what are the most common problems of homeless people. In addressing homelessness, there should be in place a working model that will reduce the risk of homelessness in the first place and an emergency supports ready to address any issues that might trigger homelessness. Various professionals

helping in fighting homelessness should be available to those who are vulnerable in the society and not just provision of housing but also provide an ongoing support (Homeless hub 2016.). Figure 2 below shows how prevention and an ongoing support should be given more attention rather than an emergency response in fighting homelessness. As seen in the figure, more attention has been given to emergency response rather than prevention, accommodation and supports in the past. Homeless hub (2006) stresses the importance of giving more attention to a very good strategy in preventing homelessness and an accommodation with a tailored support for those who are already homeless. This means it is time to move from focusing more on providing emergency services or response to a homeless situation to focusing on preventions and support services to those who has moved out of homelessness.
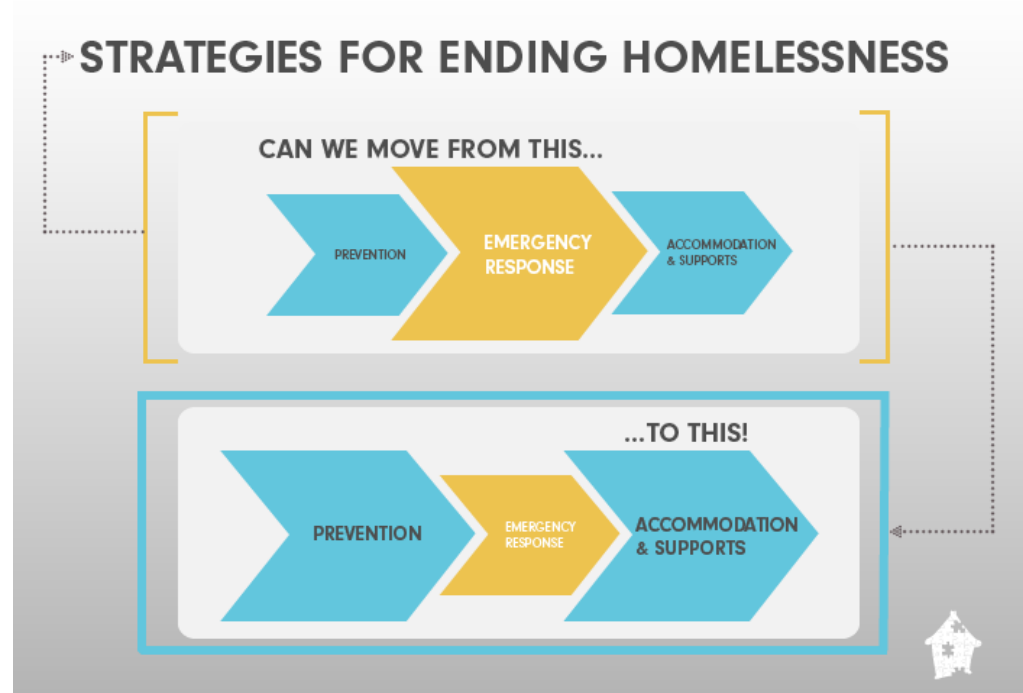


Figure 2. Strategies for ending homelessness (Homeless hub 2016).

Strategy in preventing and reduction of homelessness demand a better correlating evaluation through programme work and prior identification of those problems that triggers homelessness. (Ministry of environment 2016, 2), therefore, this study will engage these homeless people, work with them throughout and design a plan to help them stay out of homelessness once and for all.

Mäntylä is chosen as a case study for this research because it has been in existence for years helping the homeless people getting out of homelessness and the level of trust between the homeless people and the workers there are high, with this higher level of trust, the homeless people will open more and talk extensively on their reasons for being homeless,

what they have encountered and what can be done to help them and consolidate government programmes and strategies in making a homeless situation a thing of the past in Finland.

This study is necessary to critically look at the areas that need more attention in dealing with homelessness by the government or various players helping to reduce homelessness in Finland. It is very important to do this research in order to consolidate government efforts in bringing homelessness to a minimal in Finland and to further show that Finland is one of the countries in Europe that has reduced homelessness to minimal and who has also been successful to some extent in preventing new homelessness from happening. (Meszaros 2017, 2).

This research will also look at what various studies found about homelessness and the measures in place to reduce and end homelessness in our society and then compare it to the data collected from the homeless people in Mäntylä through storytelling and interview. Comparing what various studies found about homelessness and data obtained from this research will help in reaching a reliable conclusion on what are the reasons for homeless, and what needs to be done to end or reduce it.

## 2    HOMELESSNESS

Homelessness is an associated type of poverty that specifies housing instability, income inadequacy, health care supports and social supports. This definition of homelessness comprises all forms of homelessness, those who live on the street, in a dormitory or shelter homes, hidden homelessness and those who are at risk of homelessness. (Homelessness hub 2015).

European countries are facing homelessness and housing exclusion problems, and there has been an increase in homelessness in almost all the European Union countries. Even though relative poverty is going down in Europe, extreme poverty and homelessness are growing very fast. According to figure 3 below, the rate of homelessness has increased in Germany by 35% in two years. Significant amount of people registered as homelessness in Austria has increased by 28% in six years. It was also reported that about 7% were sleeping rough in London between the year 2015and 2016. Sleeping rough can mean a lot of things for homeless people, it might be sleeping under bad or unfavourable conditions and daily life became about survival and you find yourself on the street. The risk of being assaulted physically and abused are high, your mental health can become progressively worse which makes it begin to look for ways to keep out the pain and keep warm, this can eventually make you turn to alcohol or drugs. (David Ingerslev, rough sleepers service manager at charity St Mungo's Bristol)

Homelessness rate in Spain has also increased by 5% in seven years while Italy has witnessed 6% increase in six years. A national census of homeless people revealed a 23% increase in homelessness between 2009 and 2015, but there has been a shocking 85% increase in homeless young people. Almost one- quarter of homeless people are aged between 18 and 29 years in France and Netherlands, 6% of the homeless population were aged between 20 and 29 years in Hungary and Poland. The most glaring example of an increase in homeless young are from Denmark; there has been almost 80% increase in homeless people between the age 18 to 24 years in between 2009 and 2011. (Feantsa 2015, 68.)

Finland is the only country that has been able to manage the growing trends of homelessness among the other European countries. This signifies that the various strategies introduced by Finnish government to fight homelessness are effective. (Kelly 2007.)
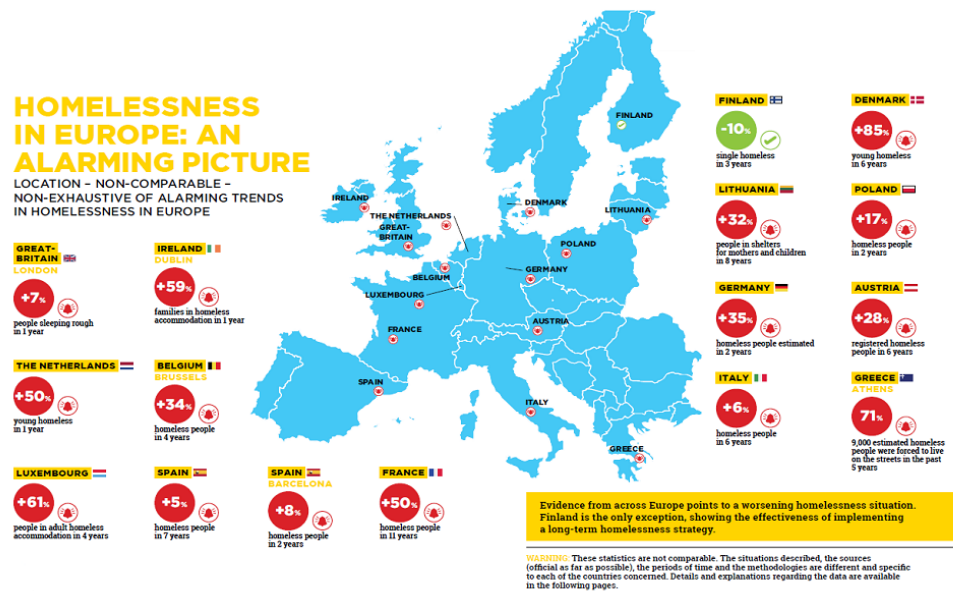


Figure 3. Alarming trends showing homelessness trends across Europe. (Kelly 2017).

## 2.1 What is homelessness?

There is no easy way to define homelessness because the term homelessness means different things to different people. The word homelessness makes us realize how hard it is for people who have no house or shelter goes about their daily activities and how this homelessness has made many people neglect their duties, give up in life and endure suffering situations. Homelessness creates "Inadequate affordable housing supply, tenant insecurity, inadequate or unstable income, individual battling with life crises, health-related problems,

mental health challenges, addictions to drugs and alcohol, trauma, depression, veteran's issues, child abuse and involvement with the justice system" (Homeless hub 2015.)

When we talk about homelessness, it is an overemotional word which creates an image full of emotions in the mind of people. Some people are of the view that homeless people are mostly beggars with smelly clothes and they are dirty and hungry as well, while some people feel that all drug addicts are homeless as they tend to disturb the peace of the society. To put or categorize homeless people like this is entirely unfair and can even make the situation worse and prevent those who are willing to help from doing so because they believed that being homeless is their choice and the homeless people can choose between being housed or living on the street or in a dormitory. (Ravenhill 2008). Most of these homeless people seen on the street are sometimes helpless, most of them were responsible fathers, mothers, former doctors, nurses, whom the circumstances of life have thrown into the oblivion.

In different countries of the world, there is a difference in the definition of homelessness, and the concept and definition of homelessness are different in different people who are even the citizen of a same country or region. The people who are homeless are sometimes defined as people who spend their nights under the shelter or a dormitory, household, inside the shops, cars, a house of their friends, camping, tents, tarpaulins. There are different definitions from different countries from the European Union (EU) nations, but all the European Union countries see those who have no roof over their head, those who have no choice but to live with families and those who live in a dormitory as homeless (Busch-Geertsema, Edgar, O'Sullivan, & Pleace 2014, 1529.)

National organizations of European federation which have been working with homeless people for a very long time see homelessness as the people who are deprived of roofs over their heads and in some cases, there are wider ways to define it. The federation also has an argument that homelessness can be defined as roof-lessness, lack of house or forced to live in the housing which is either inadequate or insecure. (FEANTSA 2012.)

Homelessness has been a worldwide concern for years. Finnish government, as well as other government of European countries, have been seen struggling to fight against this issue and there have been a series of programmes in progress since 1999. Irrespective of certain solutions which have been presented by the government, eradication of homelessness has not been achieved, but there has been a lot of progress in reducing it. (Pleace et al. 2015, 3.)

Permanent homes were allocated to some of the homeless people who were spending their nights at various locations in Finland in 2008. Still, it has been seen that many people who have been homeless for a long time

and who are facing troubles regarding housing and health issues are in requirement of services and support.

As shown in table 1 below, the European typology and housing exclusion (ETHOS), "a state of homelessness in which a household's living situation is unacceptable are listed under at least two of the physical, legal and social domains, and it is defined as either 'roofless' or 'houseless." (Pleace et al. 2011, 14.). The term rooflessness do sometimes include keeping out of all the three areas (physical, legal and social), while houselessness indicate exclusion from the legal area and the social area. Either way, they are both regarded as homelessness and it is also possible that people living in insecure, inadequate housing or who has been isolated socially might also be affected by exclusion from one or two areas of social, legal or physical categories. This kind of situation is listed under housing exclusion and not homelessness. The table below shows the seven theoretical categories of homelessness and housing exclusion.

Table 1. European Typology of Homelessness and Housing Exclusion (ETHOS) (Pleace et al., 2011, 14).

| | Operational category | Physical domain | Legal domain | Social domain |
|---|---|---|---|---|
| 1 | Rooflessness | No dwelling (roof) | No legal title to a space for exclusive possession | No private and safe personal space for social relations |
| 2 | Houselessness | Has a place to live, fit for habitation | No legal title to a space for exclusive possession | No private and safe personal space for social relations |
| 3 | Insecure and inadequate housing | Has a place to live (not secure and unfit for habitation) | No security of tenure | Has space for social relations |
| 4 | Inadequate housing and social isolation within a legally occupied dwelling | Inadequate dwelling (unfit for habitation) | Has legal title and/or security of tenure | No private and safe personal space for social relations |
| 5 | Inadequate housing (secure tenure) | Inadequate dwelling (unfit for habitation) | Has legal title and/or security of tenure | Has space for social relations |

| 6 | Insecure housing (adequate housing) | Has a place to live | No security of tenure | Has space for social relations |
|---|---|---|---|---|
| 7 | Social isolation within a secure and adequate context | Has a place to live | Has legal title and/or security of tenure | No private and safe personal space for social relations |

There are several countries which see homelessness differently and hence, so many definitions are there for the condition which is known as homelessness. Various nations define homelessness in different ways. For example, talking about Spain, homelessness is a measure of statistics which are provided by National Statistics Institute, on the other hand, several policymakers, as well as service providers, define homelessness in specific different ways (Pleace, Teller & Quilgars 2011, 21.)

 Table 2 below shows the approximate extent to which different countries (13 main countries) and their policies reflect homelessness.

Homelessness definitions are controversial all over the world, not even only the description is debatable but the name homelessness itself, some countries prefer to use shelterless or houseless. Homelessness was referred by some nations to some situations or a duration in which someone stays without shelter. People sleeping in the street or public places that are not meant for human habitation are those regarded as core homelessness. Those sleeping in dormitories or shelters or areas that are intended for human occupancy can be considered as houseless. (Springer 2000, 480).

In the table below, almost all the countries believed that a situation could be referred to as roofless or houseless if they are living rough, staying in an emergency accommodation and accommodation for the homeless people, except France and Bulgaria who believed to some extent that people who are staying in an accommodation for the homeless are not houseless. Also, all the countries agreed except Bulgaria who believed to some extent that, a situation cannot be classified as roofless if people are staying in an emergency accommodation. Most of the countries believed totally and few to some extent, except Spain, Portugal, France, Czech and Bulgaria who believed that a situation cannot be regarded houseless for women if they live in women's shelter.

A situation in which immigrants live in a shelter or a refugee camp is not regarded as houseless by most of the countries because a shelter is a place

that can be referred to as a habitable environment for a human being. Only Belgium sees it as houseless, and Germany believed to some extents that it is also houseless. Countries were divided on whether people due to be released from institutions are houseless. Germany, UK, Spain, Portugal, France, Poland and Czech all believed that people who are expected to be released from institutions are not houseless, while Bulgaria, Sweden and Belgium felt to some extent that they are houseless. Ireland and Netherland have a different opinion about this, and they believed that people who are due to be released from institutions are houseless.

Netherlands, Sweden and Belgium were added in this definition which is closely seen related to ETHOS category of people who does not have access to housing, while in France and the Czech Republic along with Bulgaria have some other definitions of homelessness which do not even reflect such categories. (Pleace et al. 2011, 22.)

Table 2. The extent to which ETHOS (1-7) categories of homelessness were regarded as homelessness in the 13 countries. (Pleace et al. 2011, 23).

| ETHOS category | Roofless | Roofless | Houseless | Houseless | Houseless | Houseless | Houseless |
|---|---|---|---|---|---|---|---|
| ETHOS operational category | People living rough | People staying in emergency accommodation | People in accommodation for the homeless | People in women's shelter (refugee) | People in accommodation for immigrant | People due to be released from institutions | People receiving support due to homelessness |
| Belgium | yes | Yes | yes | yes | yes | To some extent | yes |
| Netherlands | yes | yes | yes | To some extent | No | yes | yes |
| Sweden | yes | yes | yes | yes | No | To some extent | To some extent |
| Poland | yes | yes | yes | yes | No | No | yes |
| Ireland | yes | yes | yes | yes | No | yes | No |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Finland | yes | yes | yes | yes | No | To some extent | To some extent |
| Germany | yes | yes | yes | To some extent | To some extent | No | To some extent |
| UK | yes | yes | yes | To some extent | No | No | yes |
| Spain | yes | yes | yes | No | No | No | To some extent |
| Portugal | yes | yes | yes | No | No | No | No |
| France | yes | yes | To some extent | No | No | No | To some extent |
| Czech rep. | yes | yes | yes | No | No | No | No |
| Bulgaria | yes | To some extent | To some extent | No | No | To some extent | No |

2.1.1 Long- term homelessness.

Long-term homelessness can be referred to a situation in which a person has been homeless for a year or longer or has been homeless for at least four times in the past three years. (Minnesota homeless study 2012). It is also defined as a situation in which a person`s homelessness has lasted for a very long time and has become consistent or chronic because the use of normal housing solution has not worked for them or there are no adequate housing solutions that matched their individual needs. (Luomanen 2010, 13). Finnish prime minister Jyrki Katainen government housing policy (2011-2014) is aimed at ensuring a "socially, regionally stable, balanced housing market, developing the standard of living and eradicating long term- homelessness.

Long-term homelessness has been reduced in Finland, thanks to the introduction of Housing First programme, more concentration on wider use of preventive services and turning shelter or temporary housing to

permanent housing with the tailored support programme has helped in addressing long-term homelessness in Finland but the problem has not yet been totally resolved. The original plan to reduce long-term homelessness by half in a programme planned during Paavo 1 was not reached and Paavo II has not achieved the aim of ending long-term homelessness in Finland. In 2014, about 2443 people were considered to still have long-term homelessness problem. This figure (2443) represents 29% of the total homeless population of 8316 including hidden households. (ARA 2014,435.) It must also be noted that in 2015 long-term homelessness decreased by 1,345 persons and the rate of homelessness reduced to almost 7000 (Ministry of environment 2015, 2).

Long- term homelessness has resulted in a significant poor health because of bad weather exposure, more liable to catch infections, drug abuse and street crimes along with some other form of violence. Premature mortality and high risk of chronic illnesses are suspected in the people who are homeless for a long time.  (Barrow, Herman, Córdova & Struening 1999, 529.)

At the end of 2016, the housing market survey conducted by Finnish Slot Machine Association RAY (Raha-automaattiyhdistys) which became STEA in 2017 notes that there were around 6,650 homeless people living alone in Finland. The number of long-term homeless people was 2,050. The number of homeless people decreased approximately by 140 in 2015 while the number of long-term homeless people was reduced by 200 (ARA 2017, 3.)

## 2.1.2   Renewed homelessness and consequences

Renewed homelessness can be referred to a situation in which there is a continuous homelessness for a person or family within two years in which the government has a statutory right to provide or find housing for them. In the city of Bradford in England, renewed homelessness is caused by so many things like a child being asked to leave the parents, loss of home with friends, using excessive drugs and alcohol problems causes later loss of housing, and it's also a barrier to get them back. (City of Bradford Metropolitan District Council 2009, 4).

Saying precisely or measure renewed homelessness might be difficult, but it is possible to find out how many people have become homeless repeatedly or has patronized shelter homes or dormitories on more than one occasion. A research done in Bradford in the United Kingdom listed women who have gone through domestic abuse or violence, and women escaping forced marriages, single people who has drug or alcohol-related issues, young people who have gone through abusive problems or who has been under guidance, families with lots problems, people who are battling with long-term mental health-related issues, and people that are involved

in the sex industry as those that are likely to suffer renewed homelessness mostly. (City of Bradford Metropolitan District Council 2009, 3.)

Most homeless people have suffered a renewed homelessness once or more in their lifetime, but the most difficult challenges that are yet to be resolved is that of renewed homelessness of people who have a substance abuse problems and mental issue. People with substance abuse and mental problems have been tested in the use of housing first strategy, they were provided housing and the relevant supports that comes with it, but the test conducted has partially failed because they were among the first people ejected from the programme which means housing first model is not suitable for all categories of problems. (Pleace et al. 2015, 19).

Homelessness requires and takes a lot of money, lots of money is spent on homeless people because of the services they incurred for being homeless. Example of this is described below using the story of homeless Murray. Homelessness is expensive not only to the homeless person himself, whose physical, mental health and way of life are affected by living their life on the streets but also to the society. The story below tells it all about the life of a homeless man who has repeatedly moved in and out of homelessness. Gladwell (2006, 96) published an article titled 'Million Dollar Murray'. In it, he tells the story of the homeless Murray, who has lived on the streets in Reno, Nevada for years. Two police officers added up the cost of transporting Murray's in an ambulance to the hospital, cost of him staying in intensive care, the hospital and prison costs, and they concluded that after ten years of moving in and out of homelessness, this expenditure made Murray a 'million-dollar man'. Even with all the money spent on Murray, he eventually died on the streets. Murray's story inspired countless studies into the costs of homelessness or renewed homelessness in the US. Not intervening or doing anything to prevent homelessness comes at a price. Studies on the values of homelessness are designed to let policymakers know that; it is more expensive not to do anything to prevent homelessness. (Culhane et al. 2007.)

For the city municipalities, and even homeless providers, it often seems that placing homeless people in shelters might not be the most desirable course, is at least the most inexpensive way of meeting basic needs. The cost of homelessness can be quite high, particularly for those with chronic illnesses. Because they have no regular place to stay, people who are homeless use a variety of public systems in an inefficient and costly way. Preventing a renewed homeless episode or ensuring a speedy transition into the stable, permanent housing can result in significant cost savings. (Culhane et al. 2007.)

## 2.2 Social housing and homelessness

Social housing support is housing provided by a local authority or a certified housing authority to cater for people who cannot afford home from their resources (Housing Agency 2017). According to the European Federation of National organizations working with the homeless (FEANTSA), social housing is associated with the following attributes, it takes care and deals with the situation when there is a housing market failure in the society, it also covers those who cannot arrange or who have difficulties of securing an accommodation in the private housing market (ownership or rented), it has a well written and clear allocation rules, it provides a very standard and regulated housing, it is also provided with public subsidies, it is not created to be profitable, and it is monitored and ensured it is successful by the government. (Pleace et al. 2011.)

A Human being cannot do without food, water, shelter because these are the basic needs of life and which is tied to human existence. Housing provision and the numerous services that come with it are linked to almost all social related works and some of these are accommodating children whose has been abused domestically or who has family issues to foster care, finding homes and building a network to assist people leaving an institution such as hospital or prison, helping refugees familiarize and settle down in a new country and dealing with short and long-term homelessness in the society. Social Work Research related to housing, points to a lot of interesting issues in making sure that housing needs are met and helping people to believe in themselves, having pride of house ownership, and sense of self-sufficiency. (Social work policy institute 2006.)

There is nowhere else in which both the micro and the macro social work strategies to address human needs and the environment are better displayed than in the housing services environment. Lack of suitable or affordable housing reflects the situation in individual's economic climate, and quality housing indicates how advance and the level of achievement or development communities have achieved. The provision of special needs for housing serves as a measure in which a society is meeting and fulfilling its promises of taking care of those who need help with housing and social arrangements in the society. (Social work policy institute 2006.)

2.2.1  Government programme Paavo

Under the Finnish government headed by Prime Minister Juha Sipilä (2015 till date), the work on reducing homelessness has been given a considerate attention, and this proceed continue while taking account of the proposals of the AUNE working group. During the first implemented programme by the government to reduce long-term homelessness in Finland (PAAVO 2008–2015), the Housing First principle was born and has been added to address homelessness, and lots of dormitories and shelters have been substituted by housing units based which comes with supported rental housing.

A vital success of Paavo I and II was the coordination and cooperation between all levels of government in Finland. It was the building and maintenance of political participation that the strategy could deliver significant reductions in homelessness. Participation of the local authorities administrating the cities and towns, the NGOs offering homelessness services, the Y Foundation and the central government were important in developing the mix of enhanced access to social housing, preventative services, lower intensity supported housing using scattered apartments and the housing first services that reduced long-term homelessness. Significant financial resources had, as noted, been distributed to the strategy at both central government and municipal levels. (Ministry of environment 2016.)

The plan to prevent, eradicate and to stop homelessness has been in planning and under strict supervision by government workers since the spring of 2015, and the plan on government homelessness strategy came to an end on June 3rd, 2015. Completing the proposals and obtaining funding for the policy took place during the 2015 autumn and also in early 2016. The work was done by an inclusive working groups and these comprises of experts from public, private and the third sectors. (Ministry of environment 2016, 3.)

The targets of the working group on the available housing were those people who are in immediate need for housing; these includes those who are already homeless and those who are in danger of becoming one, especially those people living from an institution like prisons. The second group discussed the existing housing support services and the needs for improvement of the services, and the third team focused their attention on how to develop a new programme or solutions to tackle homelessness. The final proposal also includes the suggestions of the working group that prepared the reduction of homelessness among young people. (Ministry of environment 2015.)

During this programme which lasted for almost seven years, long-term homelessness was reduced by 1,345 persons (35%) (Ministry of environment 2015). In 2015, homelessness decreased significantly for the

first time to fewer than 7,000 people. According to FEANTSA (2015), the European Federation of National Organizations working with the Homeless, Finland is the only EU country in which homelessness continues to decrease at a very stable rate despite the economic recession and social pressures encounter across Europe.

Even though the target to reduce or end homelessness and long-term homelessness in Finland was not reached, according to the international assessment of the programme by researchers, the work to eradicate homelessness produced a positive and undeniable results and Finland proves to be a very good example when testing or using housing first principle to deal with homelessness. (Pleace et al. 2015, 4.) In recent years there has been an effort and a lot of designed programmes to help find ways to end homelessness not just in Finland but across Europe and the world. One approach that has seen positive outcomes is the Finnish homelessness reduction programme Paavo 1 and Paavo 2. (Pleace et al. 2015, 84.)

Paavo 1 and 2 were introduced to help in eradicating homelessness in Finland and lots of major players like the ministry of environment, social affairs ministry, agency for the criminal sanctions, the center of housing finance and development in Finland and the association of Finland slot machine has been playing a very active role to make it a success. Paavo 1 was between 2008-2011, and Paavo 2 was between 2012-2015.

The goals of Paavo 1 as mentioned by the (Ministry of environment 2015, 17.) were to;

1.Reduction of long-term homelessness along with a suitable programme to help in achieving the reduction.

2.Reducing homelessness by 50% till the end of the year 2011 by introducing a strategy which is permanent and efficient.

3.Creating additional 1,250 new homes and given the necessary and vital support to housing and especially for the people who have been homeless for a very long time. The programme was developed in ten cities in Finland.

One of the key aims was to bring to the lowest the use of shared shelters and shared dormitories and to allocate the proper units for housing along with some permanent and sustainable tenancies. Housing advice along with national projects to support housing for youth are also preventive measures which are included in the programme of Paavo 1.

The most significant achievement of Paavo 1 programme was converting shelters to proper housing units. As per an estimate, the homelessness was supposed to be reduced to half after this with the homeless people getting proper and permanent housing along with a tailored support. Some

professional development practices to reduce crimes and communality principles were pursued in these services of housing first.  After the successful launch of Paavo 1, in between years 2008 to 2011, the homelessness was reduced to 28%.  At the end of 2011, 1519 housing and a tailored supportive housing unit has been completed in the ten participants cities. (Ministry of environment 2015, 18.) The conversion of shelters into Housing First housing units was important to the efforts to reduce long-term homelessness.

According to the Ministry of environment (2015, 20) the primary objectives of the Paavo II programme was to;

●Phase out long-term homelessness by 2015
●Reduce risk of long-term homelessness to minimal.
●Planning more strategic solutions to tackle homelessness


Because of Paavo programmes, from the year 2008 - 2014 the number of long-term homeless people has decreased by almost 1200 people, and this was a significant achievement in tackling homelessness in Finland. (Pleace et al. 2015, 3.)


### 2.2.2   Housing first project (2008- 2015)

Housing first services is a form of strategy that stresses the importance of housing. It emphasized a home rather than temporary accommodation as a right of every human being. Making housing for all is not based on any condition (Pleace et al. 2015, 59). At the beginning of Finish strategy to end homelessness was the creation of Housing First programme that was integrated and designed to Finnish situation and to tackle long-term homelessness. Housing first strategy is one of the most controversial and the most widely talked about aspect of homelessness strategy in Finland from 2008-2015. (Pleace et al. 2011, 430).

Housing First ideas is totally different from the earlier models of homelessness. The idea is to see housing as right of every human being, non-judgemental services, housing being separated from support, prevention or reduction of harm, person oriented planning and an active well-planned support for the homeless people. Housing provision should not be based on compliance with the treatment, rather than providing housing first and all the needed support. (Tsemberis 2011, 5.) Unlike some earlier models of homelessness services, housing is not offered after a series of steps or targets have been met by a homeless person with high support needs. Instead, housing is provided immediately alongside support. Housing First also provides support for as long as is needed. (Tsemberis 2011,16).

The use of emergency accommodation has been reduced in Finland and the questions has begun to arise from this change whether all those people who has been moved out of temporary shelters or dormitories can be integrated to the housing first strategy. Some of them might not be adapted to this strategy because their supports needs are low or because they were homeless because of economic or social reasons. They were not homeless because they needed any treatment or support from mental health, social workers or drug and alcohol services. This group can be served better by increasing the use of homelessness preventions services that can stop evictions or allow faster re-housing during homelessness (Pleace et al. 2015.)

Housing First is increasingly widespread, but housing first that replicates the original Pathways model is unusual. Most housing first services reflect the ideas and cultures of the people providing them and are specially adapted to the context they operate within. (Pleace & Bretherton 2013, 21-41.) From some perspectives, this divergence in housing first services operating in different settings reflects a lack of clarity and coherence at the core of the housing first approach. (Pleace, 2011; Rosenheck 2010, 17-36.)

Congregate housing first is important, but it is by no means the only response in a coordinated effort that also includes preventative services and other models of housing with support. The relative persistence of long-term homelessness, even as absolute and proportionate levels were brought down during 2008–2015, studies suggest there is room for continue experimentation. (Pleace et al. 2015.)

Figure 4 below shows the extent homelessness has reduced in Finland due to various government strategic programmes.
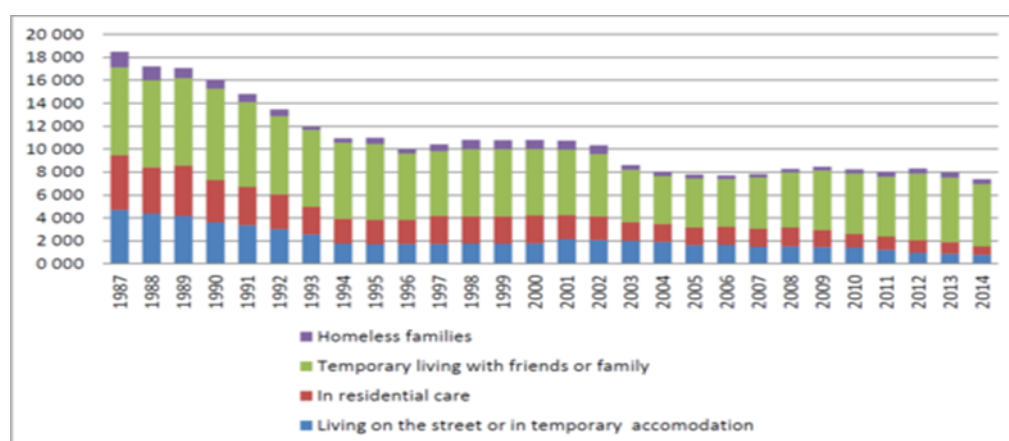


Figure 4. Housing market survey prepared by the housing finance and development center of Finland (ARA 2015, 1.)

2.2.3   Homelessness action plan (2016- 2019)

The Finnish government has not relented in making homelessness a thing of the past in Finland, strategies to reduce homelessness will be given more attention while considering the proposals of AUNE working group. The action plan for preventing homelessness AUNE (2016-2019) was prepared by government employees in 2015 and was completed on 3rd June 2015 by the AUNE group. The work was done by experts from public, private and the third sectors and the targets of the working group are to create a strategy to help those in need of urgent housing. The second team had a comprehensive discussion on the existing housing support services, and the third group focuses on new solutions to tackle homelessness in Finland. (Ministry of Environment 2015,3.)

The networking for a development project is also part of the action plan for tackling homelessness between 2016-2019. The development project is a partnership project of five NGOs working with the homeless people, and the target of the programme is to strengthen the role of NGOs in developing services for the homeless people, clarify and mainstream the Finnish housing first principle in homeless services and coordinate the development work on AUNE programme. Y- foundation is responsible for running the project, and RAY (Finland slot machine association) which is now STEA (Funding center for social welfare and organizations) has granted funds for the project. The five NGOs are;

- Y-Foundation: scattered housing, leasing, project coordination

- No Fixed Abode NGO: participation of service users in planning and
- providing services

- Street Mission in Rauma Region: support services at home

- Helsinki Deaconess Institute: community work, neighbourhood work, low
- threshold outreach youth work

- The Finnish Blue Ribbon: services for most excluded homeless people

The development project is essential, and this will create opportunities to meet different players that are working with the homeless people in other to think about working methods and share experiences with each other on what to do next and in future to eradicate homelessness. (Asunto ensin 2017, 2).

3   **CAUSES OF HOMELESSNESS**

It is very hard to comment on the causes of homelessness across different European countries. "Structural or individual factors may be influenced by the dominant research traditions and ideological assumptions in different national context". (Fitzpatrick & Stephens, 2007: 53 as cited in Busch-Geertsema, Edgar, O'Sullivan, & Pleace 2010, 48.)

According to Busch-Geertsema et al. (2010, 51), the causes of homelessness can include structural, institutional, relationship and personal factors. These are shown in table 3 below.

Table 3. Risk factors and triggers for homelessness. (Busch-Geertsema et al. (2010, 51).

| Cause | Factors of vulnerability | comments |
|---|---|---|
| Structural | Economic Processes | Effect on income, stability of employment |
| | Immigration Citizenship | Immigration, Citizenship |
| | Housing Market Processes | Discrimination, access to social protection |
| Institutional | Available mainstream services | Shortage of services to meet demand or care needs |
| | Allocation mechanisms | Inappropriate to needs (spatial concentration, delivery procedures) |
| | Lack of coordination between existing mainstream services | Affects continuum of support |
| | Institutional procedures | Admission, Discharge procedures |

| | | |
|---|---|---|
| Relationship | Family Status | Single people more vulnerable |
| | Relationship situation | Abusive partners; step-parents |
| | Relationship breakdown | Death, divorce, separation |
| Personal | Disability / long-term illness | Includes mental health and learning disability |
| | Educational attainment | Low attainment |
| | Addiction | Alcohol, drugs, gambling |
| | Age / Gender | Young / old, female |
| | Immigrant situation | Refugee status / recent arrival |

## 3.1 Structural

One of the reasons why people become homelessness is due to structural factors including poverty, unemployment, lack of low-cost housing and discrimination access to social protection and migrating from one country to another country. The economic have effect income and employment. Lack of low- cost housing is one of the significant reason for homelessness. In the situation where it is challenging to get a cheap housing, there might be increase in household cost which may, in turn, create additional budget. Others might find it hard or manage to get a place to live and this results to immediate homelessness. There has been an ernomous decrease in low-cost housing since 1970 and shortage in cheap housing explain why people are still struggling with homelessness. (Kirvio & Elliot 1991, 114.)

When there is poverty, people tends to choose between payment of rents and other basic things of life such as clothing, foods and medical care. Even where there is poverty, some choose to buy consumable things and ignoring paying for housing. These bring about increment of homelessness in the society. (Kirvio & Elliot 1991, 115). Poverty is one of the major causes of people getting homeless, those who cannot afford housing and

food along with certain other health care procedures are forced to live without homes, and they also must sometimes compromise on their education and learning due to poverty. People who have lesser income and a lot of responsibilities, larger families to support face problems in everyday matters.

The rate to which social protection relies on a person employment situation or their status in a country, for example immigrants/refugees might increase the rate of homelessness because most of these people face discrimination and some of them might also be exempted from getting affordable housing of if they get any at all. (Feantsa 2015, 16.)
The number of homeless immigrants has doubled, and it continues to increase over the past years. According to a national survey in Finland in 2010, over 13% of single homeless people and 40% of homeless families were immigrants. The number of single homeless immigrants rose from 306 in 2007 to 707 in 2010. Real figures are probably higher because not all cities collect data on migration. All these statistics listed above contributed to high rate of homelessness. (Feantsa 2012.)

## 3.2    Relationships

Relationship problems are another main contributor to also an increase in homelessness. Divorce and family separation, makes it hard for young people who may be forced to leave home at a very early stage in life. Recent research shows that increase in homelessness among older adults is tied to break down in relationship or loss or death of a partner. (Feantsa 2015, 16).

Divorce can be referred to as a relationship breakdown and this can be between married people, children and their families. The divorce between spouses can lead to a very tough situation which allows one or more family member staying with friends, living in shelter homes or living on the street. Divorce is one of the major cause of homelessness, and divorce can be a form of parents and children disputes, domestic abuse, marriage breakdown and a death of a partner. Divorce is a very dominant reason for homelessness, in half of all the cases on the causes of homelessness, divorce was involved. Though most times, it is not always divorce, it must do with incompatibility with the other person. (Womack 2004.)

Most of the times when there is a relationship breakdown, it leaves parents homeless and not even the parents but most times also the children. A custodian parents could find themselves in a situation where they cannot pay the mortgage or the rents and end up homeless. Relationship breakdown is known to affect families with children mostly. After divorce came a financial burden on most of the families with children because someone who has enjoyed the support of being married and

contributed to family welfare before a divorce will have no choice than to carry two people responsibilities alone after divorce. (Monteau 2010).

Divorce also creates a lot of problems for children. Kim (2011) noted that children with divorced parents are at the risk of experiencing various life situations which might include, school dropout, low cognitive skills, unhealthy psychosocial well-being and lack or unwillingness social relations. Relationship breakdown from parents mostly affects their children in future and might render them homeless as they move on in life or immediately after the divorce. Most talk about domestic violence tends to focus more on women and children. Women and children are said to be at the receiving end, but most times men can also be at the receiving end. Domestic violence is seeing by many as a man being the perpetrators, and the victims are usually women. (Pearson et al. 2006.)

According to the national alliance to end homelessness, (2017) domestic violence can leads to homelessness situation. People who are abused domestically are most times helpless, and they are mostly no channels to support networks, finance or they are being prevented from it from their abuser, which drives them closer to becoming homeless. Domestic violence may result in them getting financial instability, or unfavorable engagement, bad credit history, and no landlord references in case they become homeless.

Almost one-quarter of the total violent crimes are associated with family violence. The situation is also the same in the United states. (Rokach 2006). Rokach (2006, 376) noted that it was not long ago that domestic violence opens our eyes to see that most people that are abused domestically were children and adult's women. The risk of experiencing violence from members of one family is even higher than the risk of suffering violence from someone who is not a member of their families. Almost all domestic violence has sent many children to foster homes; it has also rendered both men and women homeless in the society.

Reports from National Network to End Domestic Violence (2016) says that only in one day in the year 2015 in the United States, over 31,500 adults comprise of both males and females and children that are fleeing domestic violence found refuge with a domestic violence emergency shelter or transitional designed housing programme. During the same day, the domestic violence programmes, unfortunately, did not meet over 12,197 requests for services because of a lack of funding, staffing, or other resources. Sixty-three percent (7,728) of unmet requests were for housing.

Emergency shelter or dormitories and designed transitional housing have proved to be the most urgent and important needs for the victims of domestic violence. This means that most of those stranded people whom the programme cannot help will be sleeping rough, might remain homeless for a shorter time or even for a longer period. Even though domestic

violence is one of the main causes of homelessness, domestic violence related to homelessness seems to be decreasing every time. In the United Kingdom, almost two million people are affected by domestic violence every year, but homeless related domestic violence victims only make up only 2% (Marcus 2016).

Domestic violence is on the decrease and despite all the news on refugee's invasion and lack of funds from the local authority to provide a safe place to those fleeing domestic violence, there has been 13% fall in the number of people who have become homeless as a result of domestic violence since 2009. (Marcus 2016.)

## 3.3 Personal

Personal problems are sometimes hidden, and people may not notice it immediately, it might be gambling or substance abuse related problem. Many people think taking lots of alcohol or using substances is not a problem and they may think they have it under control until the problem starts showing and might result in loss of homes. Sometimes, these problems might even be hidden to many services providers, for example, social workers because people tends to hide these problems until it becomes public. (Feantsa 2015, 15.)

" Researchers estimate that as many as half of all people who are homeless have diagnosable substance use disorders at some point in their lives" (Healing hands 2003, 1). Using substance abuse often leads to homelessness. Most people believed all homeless people are either alcoholic or substance abuse users.

Homeless people deals with stereotyping almost every day and it is sometimes difficult to cite or operate a dormitory for the homeless close to residential areas because most people believed that, they all have a problem of substance abuse. Even though most of them are addicts, it is wrong to categorize all homeless people as a substance abuse user. A lot of homeless people do have a problem with substance abuse and being addicted to drugs should be treated as a form of illness that needs treatment and support. Substance abuse most sometimes results to homelessness and this comes after people lose their privilege to housing. According to substance abuse and mental health services administration, it is estimated in America, that 38% of homeless people were dependent on alcohol and 26% abuse other drugs. Substance abuse is more common in older generations while drug abuse is more common on homeless youth. (National Coalition for the homeless 2009, 1 as cited by Didenko & Pankratz 2007.)

Losing one partner to death, divorce or domestic violence can create loneliness and loneliness can also lead to homelessness. Loneliness is a

painful and uneasy experience in one's life, and most of the things we experienced being lonely can have a very bad effect on our emotional, physical, and spiritual life. Loneliness is not just about been alone, and it can happen whether we have people around, living a life that is full of social relationship, attends gatherings now and then or even living with the families. (McWhirter 1990, 418.). Loneliness has been linked to a very severe problem such as depression, being hostile, alcohol abuse, inferiority, and mental issues. (McWhirter 1990, 417).

Being lonely creates a very horrible experience and sometimes increase temptation to engage in behaviors which can lead to crime. According to Mcwhirter (1990, 371), lonely people are known to have very inferior, not enough social skills and are relationally incompetent to make things happen in the real world today, being lonely has also resulted or linked with depression. Lonely people sometimes leave all their necessary stuff undone, depressed, refusing to think clearly, and not paying rent has led a lot of loneliness people to the street therefore making them homeless. (Rokach 2005, 470).

Loneliness is that kind of feeling that gives rise to grief, unhappiness, miserable, dissatisfaction, unsafe and demoralizing behaviour. Lonely people always think or feel that people around them don't like them or have any feelings in return, they lack empathy with other people. They are so afraid to approach people for anything and thereby keeps their distance from people (Perry 2014).

Crisis research (n.d), a United Kingdom organization found out that, "for many homeless people, social isolation preceded homelessness and the experience of homelessness then exacerbates that isolation". The Crisis researcher also explained that couple with the lack of informal support networks, isolation and loneliness are typical among people who are homeless. Less than a third of people who are living alone or homeless spend time with non-homeless people, and about 38 percent of homeless people said they spent their entire day alone without having any contact with the other people.

People who are lonely often think that everyone else is doing fine and are better than them. They believed the world sees them differently and they are the only ones carrying a burden or tends to always do everything wrong every time. Lonely people are at risk of social exclusion and a higher risk of becoming homeless because they gave up quickly on life and things around them. (Perry 2014.)

## 3.4   Institutional

Studies have shown that most people become homeless after leaving an institution such as foster homes, treatment facilities and prisons. Former prisoners or ill person found themselves on the street and become homeless because of no adequate planning before and after release from their various institutions. This is an incarceration, and it has an effect in increasing the chances of becoming homeless. (Metraux et al. 2007 as cited in Lee, Tyler & Wright 2010, 11).

When a prisoner is released, they have little or no income at all, they do face a lot of discrimination from society, and this can prevent them from even applying for housing, and it put them at risk of becoming homeless. (Geller & Curtis 2011 as listed in Herbert, Jeffery, Morenoff & Harding 2015, 47). Admission to prison, and to some longer-term treatments in hospitals, can lead to homelessness as the previous housing can be lost after these admissions and failure to plan or organize for after the release of these people can result in homelessness. (Feantsa 2015, 50).

There are also shortages of institutions to meet the needs of homeless people, there are homelessness in the rural area, but most of the homeless situation are packed in the urban area. Hotel closure, shelter homes closure or relocation has also contributed to the causes of homelessness. "Approximately one-fifth of all homeless are now found in the urban cities" (Burt et al. as listed in Lee, Tyler & Wright 2010, 5.)

Institutional shortages might be regarded as system failure and this occurs when the planned systems for care and the tailored support fails to meet their target, this will require those in need of these services to wander around and helpless thereby leading to homelessness. A well-coordinated system could have prevented this from happening. There should be an adequate plan from those people being dismissed from hospitals and prisons. Before they leave, the required authorities should make sure that the next stage of their life is being monitored or being handed over to an expert in the housing section. Adequate planning will prevent them from being on their own and will prevent homelessness. (Gaetz, Donaldson, Ritcher& Gulliver 2013, 13.)

## 4   PREVENTIONS AND STRATEGIES USED IN TACKLING HOMELESSNESS IN DIFFERENT COUNTRIES

Comparing different strategies developed in different countries to tackle homelessness will help in knowing different types of strategy that exist in different world and how related are they when compared with the chosen countries for this study. Different plan used by different countries will also be compared to the results obtained from this thesis to see how close or far these strategies discussed here and what homeless people think when

talking of homelessness preventions. ``It has been argued that the approach to information collection on homelessness and housing exclusion should be driven by the strategies in place to tackle homelessness" (Edgar 2009, 31). Strategies and planning to end homelessness internationally has been given more attention, especially at the European Union level. In some countries such as the United Kingdom, a law that authorizes programmes to end homelessness has emerged as the primary framework through which programmes are developed and delivered. In Sweden, strategies have focused on the initial national policy strategies in reducing evictions and focusing on those who are at risk of becoming homeless. (Pleace et al. 2015, 23.). Just few countries in the European Union has come up with a concrete programme or strategies in preventing homelessness. This has made it a bit difficult to get more information's from more countries on this topic of homelessness preventions. (Feantsa 2004, 4). Below are some of the countries in Europe with concrete strategies for tackling homelessness.

## 4.1 Strategies in Norway

Housing and living situation in Norway is overall positive, and Norway has the lowest number of homeless people in the world. Norway`s war against homelessness started in 2004 and the target was to reduce the number of housing complaint by 50% and the situation that leads to homelessness by 30%.

The strategy was to make sure that anyone getting out from an institution especially prison will be offered directly permanent housing. People sleeping overnight in a shelter or dormitory will be properly briefed on how to acquire their own apartment and not sleep rough every night, no homeless people shall stay more than three months in a shelter or dormitory without being offered a permanent housing. The number of homeless people in Norway has not actually reduced, reports in 2012, indicated that 6,200 are still homeless. Norway has developed a new approach to tackle homelessness by using the housing first solution in order to finally reduce homelessness radically. (Jakobsen 2015.)

## 4.2 Strategies in Netherlands

Homelessness strategy was launched in 2006 by the Dutch government, and it was tested in four cities. The aim was to identify who are the homeless people and to facilitate an excellent communication between the various institutions working with the homeless people. Most national and local government has given more support for those agencies working hard to ensure that homelessness is reduced in the society and most of this organizations have organized different activities to make sure that homeless people function well in the community.

Netherlands government aim was to make sure that 10,150 who are identified to be homeless receives a very good care, stop 11,800 who are at risk of losing their homes and give more attentions to this 11,800 people who are at risk of becoming homeless by educating them, come to their rescue, provide them employment and necessary assistance. The strategy was to make sure that homeless people have a source of income, those living from prisons are accommodated immediately and reduce any forms of behavior that disrupt social activities in the country. (Edgar 2009.)

## 4.3   Strategies in Sweden

Sweden has been developing strategies to end homeless since more than the year 2007 and (Edgar 2009) specified the four aims and objectives to be accomplished in future concerning homelessness and these are; No one is left to sleep outside and special care that suits people with homeless should be provided. People in institutions home or prison should be provided accommodation immediately they leave from those places, gaining access to housing for the homeless people should be facilitated by those institutions working with the homeless and lastly, number of people who got evicted should be reduced and no underage children are rendered homeless.

This strategy is all about making accommodations available for everyone, no matter their status in the society, help should be given those that need them. The Swedish homelessness strategy is like the other Nordic countries which are that the funds to fight homelessness are from the national government and the responsibilities to design a programme in reducing or ending homelessness is to be carried out by the municipalities. (Knutagård & Remaeus 2010.)

## 4.4   Strategies in UK

Law in United Kingdom in 2002 directed all local authorities to develop a pattern to prevent homelessness and it requires strategies that stresses prevention. The preventive model is referred to as housing options. Local authorities formed a housing options team and they were the first contact between the local authorities and homelessness people. The primary function of the local authority's team was to provide help in homelessness situation, prevent and to avoid renewed homelessness. Mostly strategies to prevent homelessness in England focused a lot on prevention.

Prevention in the United Kingdom is referred to as providing and giving people advice on how to address their housing situation and needs to avoid homelessness. During 2010-2014, preventive measures increased from 140,900 cases to 209,300 cases in 2014. The overall effectiveness of the preventive measures introduced by UK government is hard to measure

because data are only in a place to records the number of interventions. Preventive measures are more established in England and Scotland, but the homelessness prevention is regarded as not being successful by the national government. (Pleace et al. 2015, 45-46.)

In the United Kingdom a strategy to end homelessness was launched in 2007, and it was tagged "no one left out", and the aim is to end "rough sleeping" by the year 2012. (Edga 2009, 35). The strategies used in the past was to count every year how many people are sleeping under the bad condition, and the new plan will make the figures from that count as a tool to put together what can be done to end homelessness or put an end to rough sleeping. More are more interventions are also made to stop youth from becoming homeless, youth are accorded a lot of supported living and family interventions that are meant to guide young people. However, according to Knutagård & Remaeus (2010), there has been an increase in the number of youth homelessness since 2010.

Conclusively, Norway strategies were to reduce the number of housing complaint by 50% and the situation that leads to homelessness by 30%. The plan was to make sure that anyone getting out from an institution especially prison will be offered directly permanent housing, while Netherlands strategy is to identify the homeless people and to facilitate an excellent communication between the various institutions working with them.

Sweden strategy was to make accommodations available for everyone, no matter their status in the society and help should be given those that need them. In Finland, most strategies were focused on people with long-term homelessness, and England strategies was to use yearly counts of those who were sleeping rough to generate data which will help in putting an end to those that are sleeping rough.

Finally, looking at those countries mentioned above we can see that each one of them has a priority when it comes to ending homelessness and their strategies are a bit different even though they are meant to achieve one big goal which is to reduce or end homelessness.

## 5    RESEARCH QUESTIONS AND METHODS

In Europe, almost more than 400 000 people are considered to be living rough on a daily basis and more than 600 000 don't have a roof over their heads in the United States. The causes of homelessness are mainly an "interaction between individual and structural factors". Poverty breakdown in families and psychological health and substance misuse problems are considered to be individual factors, and the structural factor is making available a considerable housing that is affordable for all. (Busch-Geertsema, Edgar, O'Sullivan, & Pleace 2014,1529.)

In European Union nations, statistics show that nearly 4·1 million people have had a homeless situation within a year (Feantsa 2012). There must be a way to put this issue to rest, and that is why this research engages a homeless person right from the beginning of their homelessness to the time when they get to a shelter home and what can be done to make them a better part of the society. This study also tries to find out the homeless people`s opinions about what makes them homeless and what do they think could help them out of homelessness situation through interviewing them and letting them tell the stories of their life.

This study research questions were formulated based on the view of homeless people, the homeless people have seen it all and seems to understand why what and how they can be helped out of homelessness. The research questions used for this study are listed below and the case study used was introduced to consolidate readers view.

1.What are the reasons for homelessness?
   1.1 Clients opinions
   1.2 Dormitory supervisor's opinions

2. What are the biggest problems of homeless people?

3. How to prevent homelessness
   1.1 Clients opinions
   1.2 Supervisor's opinion

## 5.1  Case study

Case study research provides an enquiry of "how and whys" of a particular situation that falls within a real-life situation. (Yin 2003, as listed in Schiele and Krummaker 2011, 1138). Using a case study research will provide a knowledge that is useful and beneficial in this study. According to Schiele & Krummaker (2011, 1138), Eisenhardt and Graebner (2007), academic communities regard studies that are generated from theory and cases as the most engaging and fascinating pieces of research.

Hyvinkää Mäntylä ry is a homeless house in Hyvinkää and was chosen as a case study for this research in other to apply a real-life situation in addressing this research topic. Mäntylä has a long and colorful history and thus also plays a strong role in the region. It is a homeless service provider and provides essential housing services for homeless people.

Hyvinkää Mäntylä was founded in 1972. The dormitory was built by the Hyvinkään katulähetys ry. The dormitory works in close co-operation with the Hyvinkää city to cater for the homeless people.

Hyvinkää Mäntylä dormitory has a twin room and a single room, and each room is equipped with a desk, bed, wardrobes and refrigerator. The communal areas of the residents have showers, toilets, saunas and kitchens. In addition, there is a small storage room for the residents, as well as a washing machine and dryer. It houses men and women

Each resident accepts and signs a settlement or agreement form before the beginning of housing. Accepting a housing agreement is a condition for getting a place to live. Alcohol consumption is prohibited.  Housing fee is 12 euro for the twin room per day, and single room is between 14,25 euro and 15,25 euro per day. The monthly housing fee ranges from 360 euros to 645 euro as at the time of written this report.

Hyvinkää Mäntylä is a place for the homeless and serves sometimes as rehabilitative homes for the alcoholic people and sometimes drug users. It is a non-governmental organization and house about 30 homeless people (both male and female). Hyvinkää Mäntylä has professional social workers who give advice and help homeless people in trying to tackle their social problems and help them find a suitable home. Hyvinkää Mäntylä ry was chosen as an organization for this project because the company has worked with various other private companies and different cities, like Järvenpää, Nurmijärvi, Helsinki, Riihimäki and a host of others to curb homelessness in Finland and Hyvinkä Mäntylä has been a major player in organizing the yearly homelessness night which comes all over Finland on October 17th of ever year.

## 5.2   Data collection method

Data collection from this study will form a basis for creating a stable strategy, most especially in Europe or in Finland to adequately prevent homelessness, create a long-lasting approach to addressing the reasons for homelessness, portrait homeless people as ordinary people and part of the society, ensuring programmes that will make housing available for the homeless, prompt support during when they get their apartments and followed up on how they can stay permanently alone in their apartments. Information`s collected from this data collection concerning homeless people should be used by local and national governments especially within the framework of the EU "social Inclusion strategy" (Edgar 2009, 31.)

Qualitative methodology was used in this research, it helps in gaining an understanding, bringing out the hidden reasons and opinions of the people who are homeless themselves and why is homelessness and what can be done to stop it from reoccurring. Many things we do in life, we may plan before doing them but during the process of executing our plan, there are some circumstances that we do not expect and the best way to approach our plan is through the engagement of qualitative research since the mode of inquiry is "emergent and evolutionary" in nature. (Saldana 2011, 66.)

Qualitative content analysis pays attention to the main happenings or objectives of our research rather than some importance occurrences of a particular text or concepts. (Zhang & Barbara 2005, 2).

Researching homelessness is like going into a broad topic and gathering data from people involved needs to be done through a qualitative research because according to Saldana (2011), many unforeseen situations might arise in our process of doing things in life and what seemed planned might be the opposite during data collection.

The process of qualitative content analysis always starts at the beginning of collecting our data, using qualitative analysis during this stage will help us consider a lot of themes for our research, and this will help to guide us towards a more useful source that will address the research questions. (Miles & Huberman 1994, 3).

The research design used here is interviewing, it is good and comprehensive because it gathers data directly from the people concerned (homeless people) by making them freely talk about things that have happened to them in life, why do those things happen and what do they need to move on in life.

"Interviewing is one of the most common and powerful ways in which we try to understand our fellow human beings" (Fontana & Prokos 2007, 9). The interview method produced a bond and trust between those interviews and the person interviewing them, they could say it as it happens and sending a questionnaire might have prevented them from telling it all or express their emotions. Personal interview will get more information out of them than group interview or from sending them a questionnaire.

The interview creates a genuine state of things and it helps a lot in getting the data and arrives at a reasonable conclusion. Fontana and Prokos also stressed that interview could be used in the process of gathering data and most importantly to have a better understanding of someone or group of people. (Fontana & Prokos 2007, 9.)

Everyone was interviewed personally, and this is because group interview might have made some of them not wanting to talk about their life situations in front of everyone.  People are the instruments that we used in collecting and getting our data, so all necessary measure must be taken to protect their identity. (Fontana & Prokos 2007, 77). Most of the homeless people in Mäntylä enjoy their privacy and this is what I have noticed working with them for almost five years, so it is very important that their privacy is well protected for confidentiality and data protection reasons.

Qualitative interviewing questions were formulated and writing down, and those that I interviewed were the homeless people living in the dormitory and the supervisors of the dormitory where I am working. There were a trust and mutual understanding between us. The two groups (homeless people and the dormitory supervisors) were interviewed in other to bring more accuracy. In other words, triangulation was used to validate and bring accuracy to the results. According to Carter, Bryant-Lukosius, Dicenso, Blythe and Neville (2014, 545), Patton (1999) describe triangulation as using different methods in research in other to understand the whole point of the situation. It is also a strategy designed to validate through multiple sources.

At the time of the interviews, about 28 people are living in the dormitory, seven of whom are women, and the rest 22 were men. There were also two couples living in the dormitory dorm. The youngest resident was 26 years old and the oldest 73 years. Housing time ranged from one from 2 weeks to 33 years.

Eight out of them who were willing and available to be interviewed were approached and asked questions on the topic on causes of homelessness and what might be done to stop homelessness. Even though four more homeless people volunteered to be interviewed but they were not available during the process of interviewing. I told the eight people who were available for the interview about the questions in advance and asked them to be free to divert and might even link their life stories to the questions. Four supervisors were interviewed bringing all the participants to 12.

The questions were formulated and asked in a friendly manner to give way to an easy understanding to the respondents. They were also told about the recordings, no names needed and the privacy of the interview. The target group were those who have been homeless for a long time or those who just experienced homelessness and to those who have been in and out of homelessness. Also, those interviewed were the Hyvinkää Mäntylä dormitory supervisor, Toimari dormitory supervisors and Hyvinkää city housing supervisor counsellor.

To make the respondents more relaxed, I visited them in their rooms, even most of them live in places where there is more than one person, a time was arranged for them to be alone during the interview. The questions were asked of them after the other, and they talked comprehensively based on the questions asked. During the interview, there are diversions sometimes from the question because most of them go deeper, combining their homelessness situations to everything that has happened in their life. This helps a lot because it brings out the accuracy in the process and the data collected from it because gathering information from different angles will give room for confirmation and clarification of the research problem. (Decrop 1999, 158).

## 5.3   Data analysis

The recorded interview took me almost three days because I was attending to other things at work and there are schedules for every respondent to be interviewed personally without interference. After getting all the information from the respondents, I analyzed the contents of the tape and listened to it over and over to determine and arranged which parts of the question their interview answers fall according to the relevant themes. Content analysis is a beneficial method for examining the collected data and how it relates to the research problem. (Marshall et al. 2011, 204).

I later translated the taped interviewed into pieces of paper. I started arranging them, and I wrote out from the pieces of paper the relevant issues and answers, even though the relevant text was transferred to other papers, the other one considered as not relevant to the research was not deleted. To make it easier for me, the respondents were marked or referred to as R1, R2, R3 and so on.

## 6   RESULTS

After conducting an analysis of the data gathered from the participants through an interview in this study, almost all the homeless participants have been homeless for about three years and above, and this shows that since many of them have become homeless, it has been really hard to get out of it. Their homelessness has developed to a stage that it even feels normal to be homeless. Even though most of the time, living in a dormitory feel like home to some of these homeless people. The feelings or thought to have their families around them cannot be ignored.

*" I am so happy to have a roof over my head, there are lovely people here, lovely workers, good food but sometimes I wish I have my own apartment in which friends and family can come and spend times together". (R1, woman).*

Different feelings from different people is almost the case in a homelessness institution, but one thing that might be keeping these people going is the fact that when they wake up in the morning, someone is always around.

*"I love to live around people, I cannot imagine myself, waking up in the morning and there is no one around. Telling to go and live by myself is like pushing me to depression and a long live sickness. I will only live where I can hear or see people around every time". (R2, young man).*

Below are some of the results extracted from the interview given by the homeless people in the chosen case study.

## 6.1 Causes and experiences derived from homelessness

Most of the homeless respondents felt it is hard in the beginning and they are ready to opt out of homelessness someday, but homelessness has become their part of life and anywhere they are, it always feels like home even on the street. Also, the dormitory supervisors and those in charge of the homeless people agreed during the interview that, once you adapt to street life, it is always hard to get your life back on track. Some of the supervisors have gone through homelessness at one point in their life and they described it as horror and something no one should experience for a long time.

Relating results obtained from the respondents with Ravenhill, (2008) in his interviews conducted on homelessness open our eyes to what happened to the homeless people from their day one of homeless and how they adapt to being homeless for years. He found out that if someone manages to sleep rough for few nights, their biggest fears are over and after this, they start to learn how to be homeless and adapt to be in a homeless situation.

*I never imagine I will be homeless and it was tough knowing I don't have a place so of myself. I felt ashamed, and later I took it as one of those things that happen to people in life (R3, 2016).*

"The first night you are cold". Sleep won't be the priority during this first night and you can't still imagine that you are alone in the dead of night wandering about in the street and you keep thinking in your head what to do and at the same time you keep walking around from place to another. It is very hard to stay in one place and keep calm. The next day, you are tired, eyes red, sore legs and needed to lay your head and get a sound sleep, but you can't, even if you can, no place to do that comfortably. The next night is not so bad because you might be adapting to it, you get a little sleep anywhere the night meet you, and you get used to it quickly, once you do, it is not that bad and that starts the beginning of a new life on the street. You get more familiar with street life, get new friends and then that is it. (Ravenhill 2008, xviii).

The homeless participants have a different reason for being homeless ranging from an alcoholic problem, divorce, sickness and family problems. Loneliness contributes to most of their problems which lead them to consume alcohol, and this affects their way of life, and this makes them lack focus and left things undone. Most family problems or breakdown is a key factor that leads to homelessness. (Womack 2004). Recent research shows that increase in homelessness among older adults is tied to break down in relationship or loss or death of a partner. (Feantsa 2015, 16).

Also with my own experience working with the homeless people, most of them gave up because they felt the society has given up on them, they

were so lonely that they think the only friend they have is the bottle and those people who have the same mind as them. Most of them meet on the street and start a life together with the feelings that, these are the people who cares about me.

The homeless respondents seem to have a different opinion from their own experiences in life, but most of them agreed that hard economic situation which leads to debt accumulation and which results to use of substance abuse and unable to pay rents are major reasons for homelessness. The supervisors agreed on most part with the homeless people, even though they were a bit divided on the reasons for homelessness but most of them agreed that hard economic situation which leads to poverty is the main cause of homelessness, some also believed that little housing which makes it difficult to get a suitable apartment is a major problem and others say it's because of divorce and substance abuse. "Structural factors affect the vulnerability or risk of exclusion arising mainly from the effects of poverty (affected by a person's position in the labor market) and the factors that act as barriers to access to housing, services or social protection". (Edgar 2009, 7).

They did not just become homeless for only one reason. However, most of the homeless respondents think that debt and unable to pay rents and losing their credit trust are the main reasons people become homeless.

*It is very hard to rent an apartment to someone who has lost their credit credibility or whom their general background revealed that they are in debt or an alcoholic. (Homeless dormitory supervisor, 2016).*

In the end, problems of homelessness are traced to the hard-economic situation or poverty in which it is tough for some to maintain their rent, many are in debt which makes it difficult for house renters to offer them an apartment. Most of the participants said that their problems start with either alcohol, divorce, sickness, family problems and which at the end of the day leaves them lonely and forced them to take on alcohol. As cited by Lee et al. (2014, 8), loneliness brought a horrible experience and been alone increase a devilish act thinking which leads to all sorts of bad things and which leads to homelessness.

### 6.1.1 Road to homelessness

All the homeless participants spoke with one voice and agreed that their homeless situation took a process before becoming unstable, it started gradually, and sometimes they seem to get their life back on track, but they went back to homelessness for one or more reasons. This result was supported by Claffin (2006) when he said Poor and unstable housing conditions could lead to depression and hostility among people. Nearly one out of three adults were reported to be suffering from stress and depression, and this is because of their grown concern about the rise in their housing costs. Also, one in four adults lost their sleep because they are always worried about how to pay their rents or mortgages and one out of four reports that housing costs are critical issues among their partners and families and sometimes results in very heated arguments.

Most homeless people are so confused one or more times in their life, they tend to move from one point to another to get their life back on track. Moving from the streets back to their apartment, from employed to unemployed and vice versa until they find themselves utterly helpless and homeless. Most of them want to be in their apartment but having doubts if they can stay long before they slip up and become homelessness again. Most of the homeless people have adapted to the way of life either on the street or in a sheltered apartment and they felt safe being with those who they think sees them as rational human being.

Even though most of them will like to have their own place, they were so afraid of what is in the outside world for them, and they feared they might be criticized for not doing things well if they get their apartment, they worried things would go back as they were at the start of their homelessness. That is why some of them wish to move on in life but felt contented with their present situation of living on the streets or in the shelter apartments. Even though most will like to face their fear and move on in life, getting an apartment has been a big issue for them. The supervisors agreed on this notion of not able to get an apartment by the homeless people and they also see it as one of the biggest problems the homeless people face in the society. House owners don't want to rent their house to those who have been homeless for long or who have no formal address or has a substance abuse problem.

6.1.2   What should have been done to avoid homelessness

Most of the homeless participants agreed that their situation might not have become worse or might not have become homeless if they would have had help from someone helping them with managing their situation, most of them believed that in times of their crisis, a prompt social worker rescue or intervention might have helped them. When asked about this from the supervisors, they believed that designing a programme for the homeless people should be in stages and they should not be taken from the street and immediately go to live in an apartment. Different houses (stages) should be designed and let each and one of them pass through these steps so as not to bring a recurrence homeless situation. The supervisors spoke with one voice and agreed that there should be a functioning assisted or supported living for those who have managed to get out of homelessness and moved to their various apartments. Without this support, it's almost likely that they become homeless again. According to Tsemberis (2015), housing should be provided immediately alongside support.

An article in a homeless hub (2016) identify three ways homelessness can be addressed, they emphasized on putting in place a working model that will reduce the risk of homelessness in the first place. They also talked about having an emergency supports ready to address any issues that might trigger homelessness which is what most of the participants mentioned during the interview. Emergency support in the sense that social workers or various professionals should be available to those who are vulnerable in the society and not just provision of housing but also provide ongoing support. (Homeless hub 2016).

The participants, (both the homeless and the supervisors) however, emphasized the importance of a shelter home for the homeless. It is very easy to prevent homelessness by showing and teaching the homeless the basics of happy living through shelter home and then move them into their permanent home and provide support programmes that will help them live and stay in their apartment permanently. Using shelter, however, goes against the principle of housing first in Finland, Housing First principles hammers the need for shelter replacement with basic housing which is not bound or connected to health or lifestyle and rehabilitation is not a precondition for housing. One of the key aims of Paavo strategy was to bring to the lowest the use of shared shelters and shared dormitories and to allocate the proper units for housing along with some permanent and sustainable tenancies. In the Housing first model individual's housing is guaranteed with supportive treatment services. (Ministry of environment 2015, 18.)

The housing first strategy has produced an excellent result among countries that have adopted and used it, and it has reduced homelessness moderately, and this has proved that the model is useful especially in

making sure that some homeless people who have been offering these services have been able to live longer alone in their various apartments. (Ministry of environment 2015, 60). Though most of the supervisors and the homeless people still have their doubts and they believed that this model might not work for those people who have been homeless for a very long time.

"Insufficient supply of social housing relative to all forms of housing need and allocation systems run by social housing providers focused on meeting forms of housing need other than homelessness is a barrier to social housing for the homeless people" (Pleace et al. 2011, 52.) Also, one of the listed strategies in the just concluded Paavo II that came to an end in 2015 was to emphasis homelessness prevention and the use of housing advisers or social workers to give support to someone who just moved from homelessness to their various apartments.

### 6.1.3  Strategic plans after homelessness

Half of the homeless participants believed that restriction of friends or groups from coming to their apartments to drink every day or regularly will help them a lot not to become homeless again and they agreed that it is very hard thing to do because you can stop your friends from visiting, bringing alcohol over is a temptation for them. The other half believed that someone who just moved to their apartment should have a guidance, someone like a house adviser which will be visiting from time to time for the first months of living on their own.

The question that arises when thinking of homelessness in the world is whether all those people who had once in their life live in an emergency accommodation like shelters and dormitories like in the case of Hyvinkään Mäntylä (a dormitory for the homeless) can cope and live when offering housing first strategy approach. For some, housing first strategy might not be the solution because their support needs are not that high, or because their homelessness had occurred for economic or social reasons, they don't any treatment or support from mental health, health, social work or drug and alcohol services. People belonging to this category can be attended to basically by having a service that can either stop evictions or allow rapid re-housing whenever homelessness does occur. (Pleace et al. 2015.)

Many people are like this in Hyvinkään Mantylä, they can cope on their own, they don't need any help from mental services because most of their problems are because of economic hardship. For other homeless people, who needs high support needs and are either experiencing long-term homelessness or at risk of doing so, housing first might not be the solutions to their problems. The supervisors have a firm belief that helping those who have been living on the street for a long time in stages, firstly a

dormitory experience and then their own apartment will help in reducing long- term homelessness. Tests suggest that individuals who have been homeless for a very long time can be housed with supportive services (Olivet et al. 2010, 2). Living first in shelter homes and being attended to by professionals will help people with long-term-homelessness before they can be giving an offer housing first approach.

## 6.2    Biggest problem of homeless people.

Homeless people are burdened with a lot of problems, they are not only overwhelmed with the issues of how to make ends meet, how to survive daily, violence from the streets or unsafe abodes, social exclusion from the society, but also face the problems of being by themselves, depression, and fear of the unknown as well. (Coates, 1990; Hombs, 1994; O'Reilly-Fleming, 1993; Sumerlin, 1995). A significant number of the homeless people are on their own and feel like nobody cares for them. According to the results of this research loneliness and debt seems to be the biggest problem of this homeless people. The fear of being lonely and swimming in debt thereby losing their creditworthiness is a big issue needed to be resolved once and for all.

### 6.2.1  Loneliness

Most of homeless people that have lived in the shelter home for years will find it difficult to cope with living alone. Someone just moved out of Mäntylä, and a worker paid a visit to his place after some week, and the only complaint he has was that he was very lonely. All that he does every day was to sit and watch television, sleep and eat. He has been trying to resist the temptation of inviting an old friend over to his apartment because if he does that, he is going to start drinking again and once he starts, he might be back to where he was seven years ago.

*"I am so lonely that I wish I could bring my friends over, but bringing them over means abusing alcohol again. I am trying not to, but I don't know how long I can endure it"* (R4, middle-aged man).

Loneliness is a painful, unwelcome experience that has consequences detrimental to one's emotional, physical, and spiritual well-being. (Ernst & Cacioppo, 1999, 1). Loneliness has been linked to disorder such as depression, hostility, alcoholism, poor self-concept, and psychosomatic illnesses (McWhirter, 1990, 417). Recent studies suggest that a large proportion of the population feels lonely frequently (Rokach & Brock, 1996 as listed in Rokach 2005, 470).

Rook (1988, 571) observed that loneliness results from an interaction of personal factors and situational constraints that are closely associated

with an individual's changing circumstances. One of the changes in life in which we cannot avoid and happens to everyone and which shapes the way we behave, think and make decisions in life is ageing. However, it may be useful to theoretically to examine and do a research about being lonely within different stages of life. That is particularly important in our youth generation also young adult groups, who are prompt and vulnerable to being alone and have the risk of being affected than the other age groups (Nexhipi, 1983).

The causes of loneliness were divided into five factors by Rokach & Brock (1996 as listed by Rokach 2005, 471). The most noticeable factor were those people who always experience an intense feeling of not being able to make things happen, thinking negatively about themselves, self-inferiority or not able to deal with anything in life. The second factor, a severe developmental deficit, which affects how people act or behave and leads to adult loneliness, such as growing up in an inadequate or dysfunctional home that is characterized by an atmosphere that is generally marred by upset and unhappiness, problem with autism, defects in social interactions, early delays in talking and communicating and repetitive and isolation behavior

The third factor has to do with bad intimate relationship, heartbreaking, love disappointment, or emotionally abusive close friendships on the development of loneliness. The fourth factor is break up, moving away from loved ones, and changing of environment that occur because of mobility or relocation. The fifth factor, which is the study of what happens in the more critical context and what is our society's stake in this broader environment. The study addresses the real or perceived social rejection and distancing experienced by criminals, those who are out of jobs, and those who are living on the edge of society.

The homeless are not given the much-needed attention by the society, they only have a very little thing, and that is if they even have any and knowing this themselves (homeless people), It is tough to make them show interest in what is going on in their life, not to talk of what is going on around them (Layton, 2000.). The stress, negativity, self-inferiority, and the feelings caused by helplessness and which leads to not being able to acquire basic needs of life and by the social exclusion from the society, family and friends can lead to a sickness of being depressed, fear anxiety, and loneliness (Cohen, Putnam, & Sullivan, 1984; Lloyd-Cobb & Dixon, 1995). Looking at those factors that are known to lead to homelessness will make us realized that homeless have the very same characteristics that have been shown clearly to cause loneliness in the society. The fear of loneliness has made a lot of homeless people not to think of getting an apartment and moving on in life.

*"I have been living in Mäntylä for years now, and I like waking up knowing there are people here and there to talk to. I don't want to be lonely, and I am not ready to live alone". (R2, young man).*

Most severe loneliness occurs when things change from what it used to be to what it is supposed to be mostly for homeless people or ordinary people. (Rook 1998). Changes in a situation can be seen in the story of a man who moved to his own apartment for a change, but he is finding it difficult to cope with the present situation due to loneliness. To be alone and independence are two unseparated things, and if we want to be an independent person in life, we should live in between the two. (Huntington 2009, 7).

### 6.2.2  Debt.

Most of the homeless respondents felt so sorry about having a lot of debt, and this is a barrier to moving on in life, to them nothing will work fine or normally if their accumulated debt is not paid.

*Losing credibility can be a forward road to homelessness and a significant constraint of moving out of it. (Homeless dormitory supervisor, 2016).*

*"I have sent a lot of application to rent a house, and I have also been to many private places to ask myself, but I have not been able to get it because of my debt, and I have don't have or know what to do again, so I gave up." (R5, middle-aged woman).*

Losing our credibility will make us lose a lot of things. It is difficult for a house owner to rent their apartments out to someone who is not debt free or who has a history of not paying their bills and because of this losing all their credibility. Being credible shows us to the other person that we can be trusted and believed and been able to show others that we can be trusted does not only make us credible but gives us a lot of respect. (Wagar 2014, 873).

Even though many homeless people are ready to start all over again, they have not been giving a chance to get their life back on track. Many residents in Mäntylä are doing well by paying their rent every month, taking care of their bills the way it was supposed to be but were denied access to getting an apartment and living alone because they still have a massive debt that needed to be paid. Most of them have even engaged the service of a debt counselor, and they are in the process of paying their debt, but still, it is tough getting an apartment.

*"I have arranged with a debt counselor on how to pay my debt, and I am doing so well. It will take me almost four years before I can finish paying it*

*which means, I have to continue living in Mäntylä for the next four years before I can think of getting an apartment" (R6, middle-aged man).*

They were stuck in between because it might not be easy to get an apartment unless they finished paying their bills which can take many years.

## 6.3 Recommendations for preventing homelessness

When putting together things from theories, experience and research, I came to this conclusive end in recommending what needs to be done in preventing homelessness now or in the nearest future. Below are the listed recommendations;

- Giving a full support to someone who has been homeless for long and who just got an apartment is an efficient way of preventing renewed homelessness. The introduction of housing first has helped because of the constant support that comes with it. It is one thing getting people out of homelessness, and it is another thing giving support to sustain their new status. Housing first strategy has not only provided housing but an immediate tailored support for as long as it is needed to be there. (Tsemberis 2011, 16.)

- Daily activities will also help in subduing loneliness and regular meeting groups should be organized not only for the people who have gotten out of homelessness but even for those who are still homeless because the interaction between the two of them might also help others out of homelessness and prevent it. Experiences should be shared among them during the activity time, and they should be encouraged to speak out their problems or fears of what might make them homeless again. Having something to do every day like attending daily activities might also prevent loneliness and prevent homelessness.

- Homeless people should be carried along in what concerns them. It is good to have a suited support, but that support must be arranged with their knowledge. Anything plan for them must come from their own experiences that they got from being homeless and the one they might have experienced out of homelessness. They should be invited to various meetings on homelessness strategies to contribute their quota too. Experiences or solutions in tackling homelessness or renewed homeless are best gotten from someone who has been homeless or who is now living his or her life out of homelessness.

7    **DISCUSSIONS**

This study has enabled us to see what are some of the reasons for homelessness and what can be done to prevent or end homelessness and some of the biggest problems of the homeless people. Most people have the feeling that homeless people are just bunch of hopeless and lazy people who choose to live their life so rough and tough and not knowing that most of these people are trying to live normally but for some circumstances beyond their capability. Even though most homeless people feel so good and comfortable living in a shelter or in a dormitory, they do sometimes wish that they have a place called their own house, and they are 100 percent free to have complete independence.

Using Mäntylä as a case study has helped showcases how homelessness can be a thing of the past in Hyvinkää and even Finland. It also makes it easier to get the data needed for the research. However, future studies on homelessness should consider using a more extensive or more case study to compare what happens to homeless people living in the different environment. There might be a little difference when comparing a dormitory in a low population area and the one in a larger or large population area. People in Helsinki for example, who lives in the city center might see loneliness in homelessness differently than the people in a low population area do see it.

Homeless people should be carried along when making decisions and when doing a comprehensive research on how to end homelessness. If I have a chance to study or do more research on homelessness, I will organize a seminar that comprises homeless people, those who have been homeless in the past, social workers, dormitory workers and various actors helping to fight homelessness across the society. Carrying along all those that matters will make it a very inclusive discussion and those affected will finally have the avenue to voice their concerns and what next to do.

Housing First has helped in reducing homelessness in the big cities in Finland, the programme has not started in most smaller cities in Finland, even though a similar plan has begun in Hyvinkää. The question remains that, is it possible to take someone who has been homeless for years from the street and put them straight in their apartment without going through dormitory first to learn necessary things that are needed to be done when living alone in an apartment.

## 7.1    Ethical considerations

A contract was given to write on homelessness and how to prevent homelessness to the author of this research by Hämeenlinna university of applied sciences. A letter of intent was signed by my supervisor and the commissioning organization. The commissioning organization understands the needs for this research and how it can help in improving its works in dealing with homeless people every day. Permission were asked from the respondents and the respondents were informed why this research needs to take place and their confidentiality was assured. Each of the respondents gave their permission to be interviewed, and the author made it known to them that their names or actual age will not be revealed. Therefore, there were no names used by the author during the interview, but only a code (R1, R2, and so on) which represents each respondent and the code has also been used as references in this write-up.

The interview was conducted separately, and the privacy of each respondent was observed, information's discussed during the interview has not been shared with other respondents as each answered question received their own attention and was analyzed after the interview. To boost privacy and confidentiality, the raw data collected from respondents were destroyed after the final write up.

## 7.2    Reliability and validity of the research

The reliability of this study is based on the data obtained from the respondents who are homeless or who have been in and out of homelessness and data collected from the supervisors of dormitories both from Mäntylä and the other homelessness home Toimari. Using triangulation also contributed to the validity of the research because according to Decrop Alian (1999, 159), Denzin (1978) "combining data sources, investigators, methods and theories, opens a way for richer and potentially more valid interpretations". The author has been working with the homeless people interviewed for five years, and there was a mutual trust between the author and respondents when collecting the data. It is to be noted here that the closeness of the author and the respondents did not question the objectivity of the results obtained because when questions were asked from the respondents, they did not just answer but spoke at length about the stories of their life, moments of homelessness and relate it to the questions asked.  The method used in getting this data was also a reliable one because respondents were able to speak at length and link the stories of their life to being homeless.

The author used some recent publications and books to back up the data collected, and the results obtained from the respondents on how to prevent homelessness was also supported by various sources. I used an electronic library (ebrary) to search for most of the books used. I also used search engines to get some research done on homelessness. I got most

books or articles on homelessness in Finland through search engines and homelessness in general from an electronic library and other citations from different books about homelessness. Most of the answers received from the respondents have also been the idea we used in my work to prevent homelessness and this design was used to apply for a funds from Centre for Social Welfare and Health Organizations (STEA) on how to make sure those who have been out of homelessness did not have a problem of renewed homelessness. Based on the excellent ideas, money has been approved to by Centre for Social Welfare and Health Organizations to follow this process, and the project is ongoing at the moments.

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Appendix 1
APPENDIX HEADING
Theme one: Reasons for homelessness

Clients opinion
1. How long have you been homeless?
2. What are the reasons for your homelessness?
3. Why do you think people become homeless?
4. How long ago did your housing situation become unstable?
5. Where would you like to be in a year's time?

Dormitory supervisor's opinions
1. Have you ever been homeless?
2. What do you think are the main causes of homelessness?
3. Do most of your customers has a common related problem about homelessness?
4. What are the biggest problem of homeless people?

Theme Two: prevention of homelessness

Clients opinion

1. Is there anything you can think of that might have helped you avoid being homeless?
2. In your own opinion, what do you think could be done to help the homeless to live in their own permanent apartment?

Supervisors opinions
1. If you could redesign the dormitories, how would you like it to be?
2. Do you think it is possible to help these men to not be homeless?
3. What do you think might help in preventing homeless re -occurrences?

Liite 2: Haastattelu kysymykset
  Teema 1: Syitä kodittomuudelle

Asiakkaan mielipide/näkökulma.

1. Kauanko olet ollut koditon?
2. Mistä syystä olet koditon?
3. Miksi luulet että ihmisestä tulee koditon/ihmisistä tulee kodittomia?
4. Kuinka kauan siitä on kun asunto tilanteestasi tuli epävarma?
5. Missä haluaisit olla vuoden päästä?

Asuntolan johtajan mielipide

1. Oletko koskaan ollut asunnoton?
2. Mitkä ovat mielestäsi suurimmat syyt kodittomuudelle?
3. Onko suurimmalla osalla asiakkaistasi yhteneväisiä ongelmia asunnottomuuden kanssa?
4. Mitkä ovat kodittomien suurimmat ongelmat?

Teema 2: Kodittomuuden ennaltaehkäisy.

Asiakkaan mielipide.

1. Onko mitään mikä olisi voinut auttaa sinua välttämään kodittomaksi joutumisen?/Osaatko sanoa onko mitään…
2. Kuinka mielestäsi kodittomia voitaisiin auttaa asumaan omassa pysyvässä asunnossaan?

Johtajan/Ohjaajan mielipide

1. Jos voisit suunnitella asuntolan uudelleen, minkälaiseksi sen haluaisit?
2. Uskotko että on mahdollista auttaa näitä ihmisiä pois kodittomuudesta?
3. Mikä voisi auttaa ennaltaehkäisemään kodittomuuden uusiutumista?