Determinants of Causal Attributions of Homelessness in Croatia

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Homelessness is one of the most difficult social issues, and people who have experienced homelessness are often exposed to stigmatisation and negative public perception. Public perception of homeless people also depends on how citizens interpret and what they attribute the causes of homelessness to. Therefore, this paper is aimed at verifying the causal attributions of homelessness based on Weiner's three-dimensional attribution model. The aim of the research was to examine the determinants of causal attributions of homelessness regarding certain sociodemographic and socioeconomic characteristics and attitudes towards homeless people. The research was conducted on a representative sample of citizens of the Republic of Croatia (n=1 010). The results showed that, on average, the citizens mostly attribute the causes of homelessness to factors related to the circumstances of a person's life and the broader social context. Differences were found in certain sociodemographic characteristics, whereby women attribute the causes of homelessness more often to the circumstances of a person's life and the broader social context, while participants with lower socioeconomic status attribute the causes of homelessness more often to structural factors. The results also point out regional differences in attributing the causes of homelessness to different factors. With regard to the attitude towards homeless people, it was found that participants who attribute the causes of homelessness to factors within the broader social context more also perceive homeless people more positively, considering that the state should take greater responsibility in caring for homeless people, and expressing more willingness to help homeless people. The results can contribute to a more effective development and implementation of intervention and policies aimed at sensitising the public regarding the issue and prevention of homelessness.

Key words: attribution theory, homelessness, causal attributions, public opinion.

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INTRODUCTION

Homelessness, as an extreme form of poverty, is a complex multidimensional phenomenon that is difficult to define, most often due to the variety of causes of its occurrence and the life circumstances of homeless people (Watson and Cuervo, 2017; Eissmann and Takeuchi, 2020). Although there is no unequivocal definition of homelessness, there is general agreement that homelessness is more than "the absence of a roof over one's head" (Bilinović Rajačić and Čikić, 2021). People who have experienced homelessness are most often long-term poor, unemployed persons, with a low level of education, impaired physical and mental health, without a place to live, having weak or no social networks, which makes them a highly vulnerable population with a significantly increased risk of negation of their human rights. According to a narrower definition, homelessness refers to those persons who do not have a "roof over their head", any shelter, and who do not have access to conventional or adequate housing (Lee et al., 2010, Družić Ljubotina et al., 2016). This definition describes "visible" homeless people, the people who live on the street, in abandoned buildings, cars, at train or bus stations or in some other place that is not built for residential purposes, as well as in organised forms of accommodation, boarding houses or homeless shelters. In most empirical studies, homelessness is conceptualised through the aforementioned narrower understanding (Bilinović Rajačić and Čikić, 2021). Homelessness is a complex social problem that is present in almost all parts of the world, and people who find themselves in the situation of homelessness belong to one of the most marginalised groups in society, which means that homeless people are considered as part of the group of particularly vulnerable and socially excluded people.

The type of vulnerability that includes the issue of poverty very often entails a negative public perception, stigma and discrimination. Various studies on the perception of homelessness, that is, on stigmatisation and attitudes towards homeless people, show a very high degree of discrimination against this vulnerable group (Parsell and Parsell, 2012; Johnstone et al., 2015). The negative perception of people living in conditions of poverty or homelessness very often arises from attribution of the causes that have resulted in people occupying this status. Studies showed that discrimination against people living in poverty depends on whether their status is attributed to causes that are or are not under their control, i.e., whether they are "to blame" for their poverty. If poverty or homelessness is attributed to causes such as age, poor economic policy or social injustice, then the negative perception and attitudes towards homeless people will be less pronounced. However, if homelessness is attributed to causes such as laziness, incompetence or substance abuse, then the negative perception of homelessness will be more pronounced, which may contribute to the appearance of discrimination against homeless people (Sylvestre and Bellot, 2014; Lurie et al., 2015; Golabek-Goldman, 2017). Therefore, it is important to understand the attributions of the causes of homelessness in the context of attitudes towards this social issue, given that attributions can reflect attitudes towards the behaviour of individuals and attitudes towards public policies aimed at the system of help and support for individuals in the most disadvantaged position (Vázquez et al., 2016, 2018).

Causal attributions of homelessness are a relatively rarely researched concept, and empirical insights into this area remain scarce and limited. Researchers are more focused on attributions of the causes of poverty. At the same time, studies focused on attributions of the causes of homelessness are often based on knowledge about causal attributions of poverty (e.g. Vázquez

et al. 2016, 2018). Therefore, the initial framework for the conceptualisation and understanding of empirically obtained results on homelessness will be the area of attributions of poverty, as a broader concept.

Attribution theories of the causes of poverty

Attributions help people predict and control the environment, where the majority often has a need to avoid, postpone or at least anticipate unexpected and unpleasant events. The need for causal explanations arises for this reason, while this need is pronounced less in case of expected and positive events. Causal attributions are also important because they determine feelings, attitudes, and behaviour. Understanding the causes of a person's behaviour is a very important mediator in terms of reactions of individuals in the social environment. Attribution theory explains the process by which people explain the causes of their own behaviour or the behaviour of other people (Aronson et al., 2005). Since there are many attribution theories, the term itself refers to several different types of issues. The main idea connecting these areas is that people interpret behaviour in terms of its causes and that these interpretations play a significant role in determining reactions to the behaviour (Kamenov, 1991). Attribution research also focuses on consequences of attributions, whereby perceived causes are examined or manipulated and their effects on behaviour, feelings and expectations are measured. Causal attributions are assumed to play a central role in human behaviour. When it comes to the causal attributions of poverty, Weiner's attribution theory was one of the most used ones. This theory presents three dimensions of causes. The first dimension of Weiner's classification of attributes is the locus of causality, which has internal behavioural attributes on one pole, and external behavioural attrib-

utes on the other pole. Another dimension postulated by Weiner's attribution theory is the dimension of stability (Weiner et al., 1971). The need for it arose on the basis of the insight that, among internal and external causes, some remain stable, while others are variable and vary over time. The list of attributes has been expanded with further research, and due to their number, the desire to compare and determine the correlation with the consequences of attribution, an effort has been made to create a more precise classification of attributes. Weiner's third dimension refers to controllability, which aims to determine whether the cause of behaviour or a state is under the control of the person to whom certain behaviour is attributed. The described three-dimensional model of attributions has been verified in numerous studies.

The causal attributions of poverty

Regarding the question what people most often attribute the causes of poverty to, Feagin (1972) was the first to systematically study the multifaceted character of poverty for different social groups, developing a list of eleven types of beliefs about the causes of poverty and grouping them in three dimensions. The first dimension consisted of *individualistic* or internal *causes*, which explain poverty in terms of the lifestyle of poor people, such as lack of ability, effort and thrift, laziness and alcohol abuse. The second group refers to social or external causes, i.e. the so-called *structural causes* that attribute poverty to unfavourable social, political, cultural and economic factors such as unequal distribution of wealth, exploitation of poor people, a low level of education and income, and absence of social opportunities. Feagin refers to the third group of attributions of the causes of poverty as *fatalistic*, including reasons such as lack of luck, illness, fate, God's will, etc. The first type of belief is

based on the assumption that poor people themselves are mostly responsible for their position, while the other two types are based on the belief that coming to occupy such a disadvantaged position was beyond their control and was caused by external factors. Most research on causal attributions of poverty is based on Feagin's three dimensions (Wilson, 1996; Halman and Van Oorschot, 1999; Morçöl, 1997; Sun, 2001; Nasser et al., 2002; Lepianka et al., 2009; Hunt and Bullock, 2016; Piff et al., 2020). However, other dimensions have been determined in certain studies. For example, Sheck (2002) found four factors of attribution of poverty: individualistic factors, lack of opportunities, exploitation and fate. Cozzarelli et al. (2001) obtained three factors: 1) external attributions (inability of industry to provide enough jobs, exploitation by the rich, etc.), 2) internal attributions (lack of effort and laziness, weak morals, etc.), and 3) cultural attributions (family dissolution, growing up in poverty, etc.). Hine et al. (2005) used the poverty cause attribution questionnaire, which is an expanded and modified version of Feagin's scale that contains five factors: 1) individualistic factors (laziness, substance abuse, etc.), 2) internal social factors in developing countries (overcrowding, government corruption, political instability, etc.), 3) external social factors in developing countries (exploitation by the rich, global economy, etc.), 4) environmental factors (bad climate conditions, high disease rate, etc.), and 5) fatalistic factors (bad luck, God's will). Weiss and Gal (2006) established three factors which encompass the attributed causes of poverty: 1) psychological (intrapersonal problems, mental health problems, etc.), 2) individualistic causes (low level of personal responsibility, poor motivation for work, etc.), and 3) structural causes (society's inability to provide jobs, long-term belonging to disadvantaged groups, etc.). Družić

Ljubotina and Ljubotina (2007) conducted research on causal attributions of poverty in Croatia on the student population, whereby four factors were obtained: 1) structural (lack of social justice in society, job loss due to redundancy, etc.), 2) individualistic (insufficient effort, low abilities, etc.), 3) micro-environmental (large family, coming from a poor family, lack of opportunities for education, etc.) and 4) fatalistic (lack of luck, fate, etc.). The same questionnaire was used in research (Družić Ljubotina, 2009) that was carried out on the population of adults in Croatia, and the three most common factors of causal attribution of poverty were confirmed: 1) structural, 2) individualistic and 3) fatalistic causes. As can be seen from the presented overview of research, regardless of the diversity of the number and content of dimensions of causal attributions, research results confirm two basic causes of poverty, individualistic and structural, as per Feagin's (1972) classification.

Current research on causal attributions of homelessness

Numerous studies based on Feagin's dimensions of causal attributions of poverty tested various predictors of attributions of the causes of poverty, such as socio-demographic characteristics, political, economic and cultural factors and other factors (e.g. Bullock, 1995; Hunt, 1996; Nasser et al., 2002; McBride Murry et al., 2002; Schneider and Castillo, 2015; Da Costa and Dias, 2015; Homan et al., 2017; Brady, 2019). The results of previous research indicate that attributions of poverty are conditioned by the cultural setting, or the values, and that the attitudes toward poverty depend on the specifics of ideologies, values or culture of a given society. Studies on attributions of poverty are not limited to the USA, but have also been conducted in other countries (e.g. Morçol, 1997; Halman and Van

Oorschot, 1999; Stephenson, 2000; Kreidl, 2000; Nasser et al., 2002; Hayati and Karami, 2005; Hine et al., 2005; Reuter et al., 2006; Nasser, 2007).

Research conducted in Croatia (Družić Ljubotina, 2009) on participants with different socioeconomic status (beneficiaries of permanent social assistance benefits, employees with low, medium and high material status) showed that participants mostly attribute the causes of poverty to the structural factor, followed by the individualistic factor, while attributing the causes of poverty to the fatalistic factor significantly less. At the same time, the beneficiaries of permanent social assistance differ significantly in attributing the causes of poverty to external factors, such as the structural and fatalistic factors, and they differ significantly from participants with high material status. In terms of attributing the cause of poverty to the individualistic factor, it was found that the beneficiaries of permanent social assistance benefits and employees with low material status, who significantly differ compared to participants with medium material status, tend to attribute the cause to the individualistic factor to a significantly lesser extent. By analysing the attributions of poverty according to Weiner's three-dimensional classification of attributions, it was determined that the beneficiaries of social assistance are significantly more inclined to external causes when attributing poverty, causes that are not under the person's control, and they attribute the causes of poverty to the unstable factors more often (like participants with low and medium material status do as well).

One of the frequent critiques in research on causal attributions of poverty is that they are focused on poor people in general (e.g. Lepianka et al., 2009), and that causal attributions can be different and less complex compared to causal attributions re-

lated to specific forms of poverty, such as homelessness (Niemela, 2011; Vasquez et al., 2016). Some authors point out that the attributions of the causes of homelessness can differ with regard to special groups of homeless people, such as women and young people, as well as that they can depend on the economic situation in a society whereby, for example, more attention can be paid to structural factors in times of economic crisis (Tompsett et al., 2006). Furthermore, Fitzpartick et al., (2010) emphasise that homelessness should be analysed taking into account a combination of structural and individualistic factors. Therefore, structural factors would explain the conditions in which one becomes homeless, and individualistic factors would indicate the probability of becoming homeless under these conditions (Somerville, 2013).

The perception of homelessness has mainly been researched in the field of stigmatisation, with the presence of significant social stigma against homelessness being consistently highlighted (Boydell et al., 2000; Harter et al., 2005; Kidd, 2007; Lankenau, 1999; Phelan et al., 1997; Gowan, 2010; Tompsett et al., 2003). The first research was conducted in the USA demonstrating that the homeless population is extremely stigmatised, with key characteristics of homeless people being related to substance abuse, criminal behaviour, impaired physical and mental health, poor family relationships and extreme poverty (Link et al., 1995; Burt et al., 2001; Lee et al., 2004). Lee et al. (2004) state that homeless people, unlike other people living in poverty, can hardly conceal their difficulties, given that they live on the street, as well as that their visibility reinforces stereotypes. In other words, the very conspicuousness of homeless people can lead to simplistic generalisations about them (Lee et al., 2004). Based on their research, Phelan et al. (1997) point out that homelessness is subject to

stigma more than poverty or mental illness. Studies related to attitudes towards homeless people are somewhat more common (Phelan et al., 1995; Lee et al., 2004; Tsai et al., 2017; 2019). Although they are subject to stigma, it is interesting that the general population in the USA harbours mostly positive attitudes towards homeless people, which implies empathy and willingness to help. Thus, research by Tsai et al. (2019) on public attitudes towards homeless people shows that the majority is concerned about the pronounced issue of homelessness in the USA, and most participants express empathy for them. It was shown that more than three quarters of the participants believe that the government should invest significantly more funds to improve the position and policies aimed at homeless people. Such attitudes were more common among women, people with a lower material status, sympathisers of the democratic political option, and persons with personal experience of homelessness. Previous research also showed that younger participants, women, liberals and persons with a lower material status show more positive attitudes towards homeless people (Tompsett et al., 2006; Toro and McDonell, 1992). The study of Phelan et al. (1995) showed that the level of education is correlated with greater tolerance towards homeless people, but also with less support in providing financial assistance to homeless people

The interest of researchers for causal attributions of homelessness is lesser, which is an indication of the perception of homelessness (e.g. Vasquez et al., 2018). One of the relatively rare studies was conducted by Phillips et al. (2015) on the student population. Results showed that students on average attribute the causes of homelessness to external structural causes, such as poor economic conditions and limited availability of jobs. The experience of volunteering with homeless people was shown as significant,

given that these participants more often attributed homelessness to a structural cause. In a study conducted on the homeless population (Tessler et al., 2001), which aimed to examine the differences in causal attribution of homelessness according to gender, it was found that men more often expressed causes such as job loss, discharge from an institution, mental health issues, and issues with substance abuse, while homeless women more often attributed the causes of their homelessness to eviction and interpersonal conflicts. Research by Tsai et al. (2019) obtains three factors of causal attribution of homelessness: 1) structural factor (e.g. an economic system that favours the rich over the poor, lack of state aid for the poor), 2) the intrinsic factor (e.g. irresponsible behaviour, laziness) and 3) the health factor (e.g. substance abuse, mental illness). The research showed that women attribute homelessness to structural and health causes more, while participants with a higher material status attribute homelessness to structural factors less. In this research, it was showed that even participants who were more involved in the issue of homelessness, in such ways as making donations to homeless people, attribute homelessness less to individualistic causes, and more to structural causes. This is in line with the aforementioned research by Phillips (2015), in which participants who were in contact with homeless people through volunteering stated certain structural causes of homelessness significantly more often.

The study conducted in Madrid that included the general population and homeless people (Vazquez et al., 2018) applied a questionnaire with 53 causes of homelessness that authors categorised in advance into structural, individualistic and fatalistic causes. The authors did not conduct an analysis by classifying the causes into three groups, but rather examined the correlation between certain variables and each cause.

Causes referred to as individualistic are not considered "classical" individualistic causes in other studies since they relate to, for example: stay in an institution (prison, hospital, children's homes, foster homes, etc.), lack of knowledge of the procedure for obtaining social assistance or lack of skills needed to search for a job. Results showed that, compared to men, women express the aforementioned three causes, which are referred to as individualistic causes, significantly more often. However, these are more permissive rather than judgmental reasons, such as difficulties in accessing social services, lack of education and institutionalisation. Therefore, in this research it is necessary to consider how the authors classified the items *a priori*, i.e. the causes of homelessness in order not to lead to adoption of erroneous conclusions about the individualistic causes of homelessness. Namely, they also include health-related, family-related and partner-related problems. In accordance with the above, results showed that women, older persons, people without a university degree, people who consider themselves members of the "lower strata of society" and people who believe that their economic situation has worsened attributed homelessness more to individualistic causes, while younger participants expressed to a greater extent their agreement with the statements that one of the causes of homelessness is being born and growing up in a poor family, i.e. they are more inclined to attribute homelessness to structural causes. Furthermore, the authors pointed out the inconsistency of the data obtained in the conducted study. It was shown that the results obtained are not in accordance with the findings of other studies, according to which people with higher material status tend to provide explanations for poverty that are more closely related to individualistic causes (Bullock, 1999; Da Costa and Dias, 2015; Davids and Gouws, 2013), while participants who face greater financial problems and people perceived as poor tend to use more structural explanations (Da Costa and Dias, 2015).

Regarding studies conducted in the national context, a comprehensive study conducted with homeless people in Croatia (Družić Ljubotina et al., 2016) shows that the participants mostly express job loss, long-term unemployment, insufficient assistance and support from society while facing unfavourable life circumstances, and financial problems as the causes of their homelessness, which indicates that homeless people express external causes that are not under their control more.

This research contributes to the completion of overall insight into attributions of the causes of homelessness, primarily from the perspective of the general population. Furthermore, given the observable inconsistency in the way attributions of causes of homelessness are measured, as well as the lack of psychometrically appropriate measuring instruments, there is a need to develop instruments for measuring causal attributions of homelessness in attributions research. In this context, a kind of contribution to the conceptualisation and measurement of attributions of the causes of homelessness is also reflected in the development of the measuring instrument *Questionnaire for Causal Attributions of Homelessness*, which was developed for the purpose of this research.[1]

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[1] The paper was produced as a result of one of the six studies carried out within the project "New Perspective in Homelessness", which is implemented by the Croatian Homelessness Network, as part of the tender of the Thematic Network for Socio-Economic Development and the Promotion of Social Dialogue with the financial support of the European Social Fund (ESF).

RESEARCH AIM

The aim of the research was to examine the determinants of causal attributions of homelessness, while research problems were:

1. To examine the differences in causal attributions of homelessness with regard to socio-demographic and socioeconomic characteristics of participants;

2. To examine the correlation between attributions of the causes of homelessness and attitudes towards homeless people.

METHOD

Participants

The research was conducted on a representative sample of adult citizens of the Republic of Croatia (n=1 010). A stratified sample was used as the sampling method, whereby stratification was carried out on the basis of 6 traditional regions (1. Zagreb, 2. Northern Croatia, 3. Slavonia, 4. Lika, Kordun and Bania, 5. Istria, the Croatian Littoral and Gorski Kotar, and 6. Dalmatia), 4 settlement sizes, as well as by gender and age. Table 1 shows the structure of the sample.

Table 1

Characteristics of the sample with regard to gender, age, level of education, housing status and household size (n=1 010)

Gender	male	53%
	female	47%
Age	18-24	12%
	25-34	16%
	35-44	17%
	45-54	18%
	55-64	16%
	65 and over	21%
Level of education	(not) completed elementary school/completed secondary school (programs lasting 1 to 2 years)	8%
	completed secondary school (programs lasting 3 to 4 years)	67%
	completed two-year post-secondary education prior to the implementation of the Bologna Process reform	4%
	completed undergraduate university/professional study	8%
	graduate university/specialist study/integrated study	9%
	completed postgraduate specialist study	3%
	doctoral study	0.4%
Housing status	owner of a house/apartment	45%
	co-owner of a house/apartment	19%
	a member of the household of house/apartment owner or co-owner	28%
	tenant	9%
	other	0.4%
Household size	1 member	15%
	2 members	28%
	3 members	21%
	4 members	24%
	5 or more members	13%

Instruments

The survey questionnaire used in this research consisted of standardised scales and questions constructed for the purposes of this research. The sections of the questionnaire that were used in this paper will be described below.

Attributions of the causes of homelessness were measured by the *Questionnaire for Causal Attributions of Homelessness* which was developed for the purposes of this research based on a combination of items from the *Questionnaire for Causal Attributions of Homelessness* (Družić Ljubotina, 2009) and the *Questionnaire for Causal Attributions of Homelessness* (Vázquez et al., 2018). The questionnaire consisted of 29 items and was used to examine the causes to which the participants attribute homelessness. On a Likert scale ranging from 1 to 5, the participants assessed the extent to which they agreed with certain reasons for homelessness (1 - *"I do not agree at all", 5 - "I agree completely"*). In order to test the dimensionality of the scale, factor analysis using the principal component analysis was performed (Table 2). Factor analysis was carried out after determining the value of the coefficient in the Kaiser-Meyer-Olkin measure of suitability of data for factor analysis (KMO = 0.876) and Bartlett's test of sphericity confirmed the interconnectedness of the retained items in the instrument ($\chi^2_{(171)}$=6 624, p <0.01). Factor analysis showed the existence of 5 main components (λ_1=5.5; λ_2=2.3; λ_3=1.9; λ_4=1.3; λ_5=1.1) that were retained based on the criterion combination because they explained 62.3% of the variance, as well as by testing the significance of differences for repeated measurements through individual post hoc tests, which showed that there is a statistically significant difference in the mean values in all 5 factors ($F_{(4/1000)}$ = 542, p<0.01). The first principal component explains 29.2% of the variance, the second explains 11.9%, the third 9.7%, the fourth 6.7% and the fifth explains 5.6% of the variance. Based on factor analysis, 10 items were omitted from the questionnaire due to their loading on several factors. The first factor forms 5 items (e.g. *"Because of insufficient resourcefulness")* that relate to individualistic causes of homelessness and are called "Individualistic factors" (α=0.82). The second factor consists of 5 items (e.g. "*Because of the inability to settle loan debts.")* that represent circumstances of a person's life (α=0.78). The third factor is formed by 4 items (e.g. *"Because of the lack of social justice in society.")* and represents causes related to the broader social context (α=0.78). The fourth factor is formed by 3 items (e.g. *"They come from a poor family.")* that relate to family factors (α=0.75), and the fifth factor consists of 2 items (e.g. *"It is their fate.")* that represent fatalistic causes (α=0.70). The total result is obtained as an average of the responses on all the items of each subscale, where a higher score indicates a higher level of attribution of homelessness to individualistic factors, the circumstances of a person's life, the broader social context, family factors and fatalistic factors.

A comparison of the obtained mean values on each subscale shows that participants in this study mostly attribute the causes of homelessness to the circumstances of a person's life (M=3.89, SD=0.67), followed by causes from the broader social context (M=3.72, SD=0.72), individualistic factors (M=3.34, SD=0.80) and family factors (M=3.02, SD=0.93). On average, participants attribute the causes of homelessness to fatalistic factors the least (M=2.36, SD=1.06).

Table 2
Rotated principal component matrix (Varimax rotation)

	Factors				
	1	2	3	4	5
They do not know how to take advantage of the opportunities that are presented to them.	0.767				
They do not know how to properly manage finances.	0.749				
They do not try hard enough to succeed.	0.744				
Because of insufficient resourcefulness.	0.713				
Because of their own low abilities.	0.695				
Because of impaired mental health.		0.794			
Because of addiction (e.g. alcohol, psychoactive substances, gambling).		0.750			
Because of impaired physical health and/or disability.		0.692			
Because of the inability to settle loan debts.		0.647	*0.402*		
Because of problems with law enforcement.		0.584			
Because of the lack of social justice in society.			0.754		
The economic situation in the country has led them to such a position.			0.747		
The government does not help them enough.			0.738		
Because of the consequences of the transition to market economy			0.683		
They had no financial means for education.				0.762	
They come from a poor family.				0.757	
Because of the low level of education.				0.747	
It is God's will.					0.866
It is their fate.					0.807

*F_1- Individualistic factors; F_2-Circumstances of a person's life; F_3-Broader social context; F_4-Family factors; F_5-Fatalistic factors

The perception of homeless people was measured using the semantic differential scale, which consisted of a total of 18 pairs of adjectives describing homeless people (Marks, 1992). The participants assessed homeless people using bipolar scales, so that for each pair of adjectives (e.g. *"sincere-insincere"; "responsible-irresponsible"*) they chose the adjective that describes a homeless person better, also estimating the degree to which it describes them using a response scale from -3 to 3. The total score is formed as an average of the responses to all 18 pairs of adjectives, with a higher score indicating a more positive perception of homeless people. Internal consistency in this research was 0.86.

Scale of Public Attitudes Toward Homelessness (Guzewicz and Takooshian, 1992) included 5 items (e.g. *"A nation should be ashamed of its homeless problem."*), to which participants provided responses on a 5-point Likert scale (*1-"I do not agree at all"; 5 - "I agree completely"*). Factor analysis using the principal component analysis method was carried

out, and it established the existence of one factor with eigenvalue greater than 1. The isolated factor with high loading on all items (0.794 - 0.861) explains 67.9% of the variance. The overall score is obtained by summing the responses on all items, where a higher result indicates a more negative public attitude toward homeless people. Internal consistency in this research was 0.76.

For the purposes of measuring *the perception of the effects of homelessness on the local community*, the subscale of the effects of homelessness on communities from the *Questionnaire on Personal Opinions of Homeless Individuals* (Tsai et al., 2019) was used, which consists of 6 items (e.g. *"The higher the number of homeless people in an area, the worse the neighbourhood becomes."*), for which participants provide their response on a Likert scale ranging from 1 to 5 (*1 - "I do not agree at all"; 5 - "I agree completely"*). Factor analysis using the principal component analysis method was carried out, and it established the existence of one factor with eigenvalue greater than 1. The isolated factor with high loading on all items (0.712 - 0.843) explains 62.5% of the variance. The overall score is obtained by summing the responses on all items, with a higher score indicating a higher level of perceived negative effects of homelessness on the local community. Internal consistency in this research was 0.88.

This section of questionnaire also included a question about the assessment of the importance of owning real estate, to which the participants provided responses on a 5-point Likert scale (*1-"not important to me at all"; 5-"extremely important to me"*).

Contact with homeless people was examined through several questions related to the perception of homeless people in the surroundings, the frequency of direct con-

tact with homeless people, and the quality of contact. The frequency of noticing homeless people in the immediate vicinity and direct contact with homeless people were measured on a 7-point scale (*1-"never"; 7-"every day"*). The quality of contact with homeless people was measured on a 7-point semantic differential scale by evaluating feelings during contact with homeless people using 2 pairs of opposite adjectives: pleasant/unpleasant and safe/unsafe, and evaluating contact using a pair of opposite adjectives: positive/negative. The quality of contact was measured as a composite measure for all three items, with a higher score indicating a more positive experience of contact with homeless people.

Attitudes towards the role of the state in caring for homeless people were examined through 5 items constructed for the purposes of this research (e.g. *"The state should provide assistance in securing employment for homeless people."),* with 5-point scale for responses (*1-"I do not agree at all"; 5 - "I agree completely"*). Factor analysis using the principal component analysis method was carried out, and it established the existence of one factor with eigenvalue greater than 1. The isolated factor with high loading on all items (0.823 - 0.869) explains 73.1% of the variance. The overall score is obtained as an average of the responses to all the items, where a higher score indicates a higher level of importance of the state's role in caring for homeless people. Internal consistency in this research was 0.87.

Willingness to help homeless people was examined through 5 questions constructed for the purposes of this research, which examined different forms of willingness to help homeless people (e.g. *"Give money, food or clothes to a homeless person on the street or in another public area."),* to which participants provided responses on

a 5-point scale (*1-"I am not willing at all; 5-"I am completely willing"*). Factor analysis using the principal component analysis method was carried out, and it established the existence of one factor with eigenvalue greater than 1. The isolated factor with high loading on all items (0.716 - 0.851) explains 65.4% of the variance. The overall score is obtained by summing the responses on all items, where a higher result indicates a higher level of willingness to help homeless people. Internal consistency in this research was 0.81.

The section of the questionnaire relating to *socio-demographic characteristics* of participants included questions about gender, age, level of education, employment, marital and housing status, type of place of residence and county of residence, as well as material conditions of the household. The material circumstances of the household were examined through a subjective evaluation of the material circumstances of the household (*1-"below average"; 5-"above average"*) and the average monthly income of the household.

Procedure

The research was conducted by the research team of the Social Work Study Centre of the Faculty of Law, University of Za-greb, as part of the aforementioned project "New Perspective in Homelessness", which is hosted by the Croatian Homelessness Network. It was conducted using the "face-to-face" survey method in households during November 2021. Data collection was carried out in cooperation with Hendal, an agency specialising in market research and public opinion polling. Completing the questionnaire took 30 minutes on average.

Participation in the research was voluntary, and the participants were informed about the purpose and aim of the study as well as the procedure of conducting the research. Anonymity and data confidentiality were assured for the participants.

RESULTS

In the overview of results, the differences in attributions of the causes of homelessness with regard to the sociodemographic and socioeconomic characteristics of participants, as well as the correlation between causal attributions of homelessness and certain measures of attitudes towards homeless people will be presented.

Differences in causal attributions of homelessness by sociodemographic characteristics

Table 3
Differences in causal attributions of homelessness with regard to gender

Causal attributions of homelessness	Gender	N	M	SD	t
Individualistic factors	male	471	3.35	0.80	0.277
	female	539	3.34	0.81	
Circumstances of a person's life	male	471	3.84	0.66	-2.228*
	female	539	3.94	0.68	
Broader social context	male	471	3.67	0.72	-2.506*
	female	539	3.78	0.72	
Family factors	male	471	3.02	0.94	-0.238
	female	539	3.03	0.94	
Fatalistic factors	male	471	2.37	1.06	0.282
	female	539	2.35	1.06	

*$p<0.05$

Results show that there are statistically significant differences by gender in attributing the cause of homelessness to the circumstances of a person's life (t=-2.228; p<0.05) and to the broader social context (t=-2.506; p<0.05), whereby women attribute causes of homelessness more often to circumstances of a person's life and factors within the broader social context.

The correlation analysis of attributions of the causes of homelessness and age showed a statistically significant but very low correlation between attribution of the causes of homelessness to the broader social context and age (r=0.072; p<0.05). The findings show that older participants attribute the causes of homelessness more often to the broader social context. The correlations between age and causal attributions of homelessness to other examined factors were not statistically significant.

The differences in attributing the causes of homelessness were not statistically significant in relation to the level of education in all five factors of attributed causes of homelessness: individualistic factors (F=0.067; p>0.05), circumstances of a person's life (F=0.926; p>0.05), broader social context (F=1.144; p>0.05), family factors (F=0.304; p>0.05) and fatalistic factors (F=1.700; p>0.05).

Table 4

Differences in causal attributions of homelessness with regard to region

Causal attributions of homelessness	Region	N	M	SD	F
Individualistic factors	Zagreb	267	3.27	0.79	17.172**
	Northern Croatia	171	3.04	0.66	
	Slavonia	179	3.32	0.98	
	Lika, Kordun and Bania	101	3.55	0.62	
	Istria, Croatian Littoral and Gorski Kotar	120	3.21	0.66	
	Dalmatia	172	3.74	0.76	
Circumstances of a person's life	Zagreb	267	3.80	0.59	7.896**
	Northern Croatia	171	3.81	0.63	
	Slavonia	179	3.82	0.83	
	Lika, Kordun and Bania	101	3.96	0.53	
	Istria, Croatian Littoral and Gorski Kotar	120	3.89	0.72	
	Dalmatia	172	4.16	0.62	
Broader social context	Zagreb	267	3.73	0.68	4.518**
	Northern Croatia	171	3.70	0.65	
	Slavonia	179	3.52	0.87	
	Lika, Kordun and Bania	101	3.85	0.75	
	Istria, Croatian Littoral and Gorski Kotar	120	3.81	0.64	
	Dalmatia	172	3.83	0.69	
Family factors	Zagreb	267	3.12	0.89	6.746**
	Northern Croatia	171	2.81	0.81	
	Slavonia	179	2.92	1.06	
	Lika, Kordun and Bania	101	3.01	0.99	
	Istria, Croatian Littoral and Gorski Kotar	120	2.88	0.75	
	Dalmatia	172	3.31	1.00	

Fatalistic factors	Zagreb	267	2.23	1.00	4.814**
	Northern Croatia	171	2.23	0.89	
	Slavonia	179	2.50	1.12	
	Lika, Kordun and Bania	101	2.46	0.99	
	Istria, Croatian Littoral and Gorski Kotar	120	2.20	0.87	
	Dalmatia	172	2.61	1.32	

**p<0.01

The results show statistically significant differences in attributions of the causes of homelessness to all five factors with regard to the region which the participants come from (Table 4). As for attributing the causes of homelessness to individualistic factors, the post hoc Scheffe test showed that there is a difference between residents of Dalmatia and residents of 4 other regions: of Zagreb (p<0.01), Northern Croatia (p<0.01), Slavonia (p<0.05) and Istria, the Croatian Littoral and Gorski Kotar, whereby residents of Dalmatia more often attribute the causes of homelessness to individualistic factors in comparison to residents of the aforementioned 4 regions. Differences in attributing the causes of homelessness to individualistic factors were also shown between residents of Northern Croatia and Slavonia (p<0.05), and Northern Croatia and Lika, Kordun and Bania (p<0.01). At the same time, residents of Northern Croatia attribute the causes of homelessness to individualistic factors less than residents of Slavonia, and Lika, Kordun and Bania.

As for the differences in attributing the causes of homelessness to circumstances of a person's life with regard to the region of residence, the results showed that there is a statistically significant difference between residents of Dalmatia and residents of Zagreb (p<0.01), Northern Croatia (p<0.05), Slavonia (p <0.01) and Istria, the Croatian Littoral and Gorski Kotar (p<0.01), whereby residents of Dalmatia more often attribute the causes of homelessness to circumstances of a person's life compared to residents of the aforementioned four regions.

The results showed that the participants living in Slavonia attribute the causes of homelessness more to the broader social context than residents of Lika, Kordun and Bania (p<0.05), Istria, the Croatian Littoral and Gorski Kotar (p<0.05), and Dalmatia (p<0.05).

Differences in attributing the causes of homelessness to family factors with regard to region of residence were shown between residents of Zagreb and Northern Croatia (p<0.05), with residents of Zagreb attributing the causes of homelessness to family factors more than residents of Northern Croatia, as well as between residents of Dalmatia and Northern Croatia (p< 0.01), Slavonia (p<0.05) and Istria, the Croatian Littoral and Gorski Kotar (p<0.05), whereby residents of Dalmatia attribute the causes of homelessness to family factors more than residents of the three aforementioned regions.

Regional differences in attributing the causes of homelessness to fatalistic factors were shown between residents of Dalmatia and residents of Zagreb (p<0.01), Slavonia (p<0.05) and Istria, the Croatian Littoral and Gorski Kotar (p<0.05) in terms of residents of Dalmatia attributing homelessness to fatalistic factors more often than residents of the three aforementioned regions.

Differences in causal attributions of homelessness by socioeconomic characteristics

The results show statistically significant differences in attribution of the causes

of homelessness to individualistic factors with regard to participants' housing status (F=5.538; p<0.01), as well as attribution of causes to the broader social context (F=4.553; p<0.01) (Table 5). The results of post hoc Scheffe tests showed that participants who are owners/co-owners of a house or an apartment, on one hand, and tenants, on the other hand, differ in attributing the causes of homelessness to individualistic factors (p<0.05), with owners/co-owners of a house or apartment attributing the causes of homelessness to indi-

vidualistic factors to a greater extent than participants whose status was that of tenants. Differences in attributing the causes of homelessness to the broader social context were shown between the owners/co-owners of a house or apartment and members of the household of an owner or co-owner of a house/apartment (p<0.05), whereby members of the household of an owner or co-owner of the house/apartment attribute the causes of homelessness more to the broader social context than owners/co-owners of a house or apartment.

Table 5
Differences in causal attributions of homelessness with regard to housing status

Causal attributions of homelessness	Housing status	N	M	SD	F
Individualistic factors	Owner/co-owner of a house or apartment	640	3.39	0.756	5.538**
	A member of the household of house/apartment owner or co-owner	278	3.28	0.856	
	Tenant	88	3.12	0.890	
Circumstances of a person's life	Owner/co-owner of a house or apartment	640	3.91	0.637	0.907
	A member of the household of house/apartment owner or co-owner	278	3.86	0.724	
	Tenant	88	3.83	0.737	
Broader social context	Owner/co-owner of a house or apartment	640	3.77	0.696	4.553**
	A member of the household of house/apartment owner or co-owner	278	3.65	0.749	
	Tenant	88	3.59	0.789	
Family factors	Owner/co-owner of a house or apartment	640	3.02	0.914	0.002
	A member of the household of house/apartment owner or co-owner	278	3.02	1.011	
	Tenant	88	3.02	0.881	
Fatalistic factors	Owner/co-owner of a house or apartment	640	2.37	1.071	1.240
	A member of the household of house/apartment owner or co-owner	278	2.37	1.065	
	Tenant	88	2.18	0.986	

**p<0.01

Further to these results, the correlation between attributing the causes of homelessness and the assessment of the importance of owning an apartment/house showed that participants who attribute the causes of homelessness to a greater extent to circumstances of a person's life

(r=0.087; p<0.05) and to the broader social context (r=0.083; p<0.05) consider owning an apartment/house more important, while participants who attribute the causes of homelessness more to family factors consider owning an apartment/house less important (r=-0.081; p<0.05).

Table 6

Pearson's correlation coefficients between causal attributions of homelessness and socioeconomic characteristics

	Number of household members	Assessment of material opportunities	Amount of household income
Individualistic factors	0.014	0.040	-0.071*
Circumstances of a person's life	0.006	-0.063*	-0.043
Broader social context	-0.047	-0.077*	-0.063*
Family factors	0.014	-0.009	-0.132**
Fatalistic factors	-0.028	-0.028	-0.030

*p<0.05; **p<0.01

The results show a low significant negative correlation between attribution of the causes of homelessness to individualistic factors and the level of household income, whereby participants with higher household income attributed the causes of homelessness less to individualistic factors. A low negative correlation was confirmed between attributing the causes of homelessness to circumstances of a person's life and the assessment of material circumstances, that is, participants who assessed the material circumstances of their family as better attributed the causes of homelessness less to circumstances of a person's life. Indicators of material circumstances were shown to be statistically significant in relation to attribution of the causes of homelessness to the broader social context since participants with lower household income and participants who assessed their material circumstances as lower attributed the causes of homelessness more to the broader social context. Participants who reported higher household income also attributed the causes of homelessness less to family factors (Table 6).

The relation between causal attributions of homelessness, contact with homeless people and attitudes towards homeless people

Table 7

Pearson's correlation coefficients between attributions of causes of homelessness and contact with homeless people

	The frequency of encountering homeless people in one's surroundings	Frequency of direct contact with homeless people	Quality of contact with homeless people
Individualistic factors	-0.078*	0.037	0.054
Circumstances of a person's life	-0.042	-0.030	0.035
Broader social context	0.030	0.080*	-0.156**
Family factors	0.029	0.042	0.068
Fatalistic factors	-0.089**	0.026	0.055

*p<0.05; **p<0.01

The correlation analysis of attributions of the causes of homelessness and frequency of encountering homeless people in one's surroundings showed that there is a statistically significant negative correlation between attributing the causes of homelessness to individualistic factors, fatalistic factors and the frequency of encountering homeless people in one's surroundings, with participants who encounter homeless people in their surrounding more often attribute the causes of homelessness to individualistic or fatalistic factors less.

In terms of the examined measures of contact with homeless people, the results showed that there is a statistically significant positive correlation between the frequency of direct contact and attributing the causes of homelessness to the broader social context, that is, that participants who were more often in direct contact with homeless people attribute the causes of homelessness more to the broader social context. The same finding was also obtained for the quality of contact, that is, participants who had a more positive experience of contact with homeless people attributed the causes of homelessness more to the broader social context (Table 7).

Table 8
Pearson's correlation coefficients between causal attributions of homelessness and attitude towards homeless people

	Perceived impact of homelessness on the local community	Perception of homeless people	Society's attitude towards homeless people	The role of the state in caring for homeless people	Willingness to help homeless people
Individualistic factors	0.157**	-0.092**	-0.076*	-0.074*	-0.060
Circumstances of a person's life	0.140**	-00.056	0.113**	0.271**	0.158**
Broader social context	-00.031	0.200**	0.368**	0.278**	0.181**
Family factors	0.131**	-00.009	0.155**	-0.002	0.020
Fatalistic factors	0.094**	-00.018	-0.100**	-0.125**	-0.064*

*p<0.05; **p<0.01

The results showed that there is a statistically significant positive correlation between attribution of the causes of homelessness to individualistic, family and fatalistic factors and circumstances of a person's life, and participants' perception of the impact of homeless people on the local community. Participants who attribute the causes of homelessness more often to individualistic, family and fatalistic factors, as well as to circumstances of a person's life, also assess the impact of homeless people on the local community as negative to a greater extent.

The analysis of the correlation between attributing different causes of homelessness and characteristics of homeless people showed that there is a statistically significant negative correlation between individualistic causes of homelessness and the perception of homeless people, i.e. that citizens who attribute homelessness more to individualistic causes express a more negative perception of homeless people, while participants who attributed causes of homelessness more to the broader social context expressed a positive perception of homeless people to a greater extent.

The results confirmed statistically significant correlation between all five groups of causes of homelessness and society's attitude towards homeless people. Participants who attribute the causes of homelessness more to individualistic or fatalistic factors also express a more positive attitude of society towards homeless people. On the other hand, participants who attribute causes of homelessness more to the circumstances of a person's life, to the broader social context and to family factors perceive society's attitude towards homeless people as negative to a greater extent.

Significant correlations were also found between attribution of the causes of homelessness to individualistic factors and the perception of the state's role in caring for homeless people. Participants who attribute the causes of homelessness more to the circumstances of a person's life and the broader social context also perceive a more significant role of the state in caring for homeless people, while participants who attribute the causes of homelessness more to individualistic and fatalistic factors perceive the role of the state in caring for the homeless to be less important.

As for the relationship between the attributed causes of homelessness and willingness to help homeless people, the results show that participants who attribute the causes of homelessness more to the circumstances of a person's life and to the broader social context also express more willingness to help homeless people. Participants who attribute the causes of homelessness more to fatalistic factors express a lower level of willingness to help homeless people (Table 8).

DISCUSSION

The purpose of this research was to examine how the general population of adult citizens of the Republic of Croatia perceives the issue of homelessness, or what they attribute the causes of homelessness to. The results obtained, which indicate five different groups of causes of homelessness, lend support to some of the already presented existing knowledge about the complexity and diversity of the causal attributions of homelessness. The results partly coincide with Feagin's dimensions of attributed causes of poverty, as well as previous research on causal attributions of poverty conducted in Croatia (Družić Ljubotina, 2009).

On average, citizens mostly attribute homelessness to factors related to *the circumstances of a person's life*, that is, to the specificities of life circumstances of persons who become homeless. These are circumstances related to health problems, both physical and mental, as well as those related to various types of substance abuse. The *circumstances of a person's life* include problems related to the impossibility of settling loan debts, as well as problems with law enforcement. This set of causes of homelessness is immediately followed by structural factors called the *broader social context*, which attribute homelessness to external uncontrollable factors such as the lack of social justice in society, an unfavourable economic situation, the absence of state aid, and negative consequences of the transition to market economy. The relatively high result in attributing the causes of homelessness to structural factors is in line with the research on causal attribution of poverty conducted in Croatia (Družić Ljubotina and Ljubotina, 2007; Družić Ljubotina, 2009), in which it was also shown that Croatian citizens mostly attribute poverty to structural causes related to unfavourable social aspects and unfavourable aspects of the state that contribute to impoverishment. Nevertheless, attributions of the

causes of homelessness as a specific form of poverty are most often represented in the factors related to the circumstances of homeless people's lives, which primarily relate to their problems with physical and mental health, as well as substance abuse. Considering the content of this group of causes, it can be observed that these are causes close to the group of individualistic factors. Such a finding is in line with other studies in which mental health and substance abuse problems are highly rated causes of homelessness (Johnson and Chamberlain, 2011; Martin, 2015; Schütz, 2016). After the circumstances of one's own lives and factors within the broader social context, citizens attribute the causes of homelessness to individualistic factors, such as insufficient effort, insufficient resourcefulness, low abilities, improper financial management and failure to take advantage of the opportunities presented. It can be concluded that these causes are mainly focused on the control or responsibility as exhibited by the person themselves, and not on the broader environment or circumstances in which they live. On average, citizens attribute homelessness to *family factor*s, which include unfavourable aspects related to education to a lesser extent (impossibility of financing and low level of education), but also to the fact that homeless people come from a poor family. Therefore, there are also the so-called micro-environmental causes, which very often are the causes that contribute to the risk of poverty and homelessness, but citizens do not attach importance to them like to the aforementioned factors. Finally, there are the fatalistic causes, which, on average, were evaluated the lowest in the majority of the research.

The results also indicated certain differences in attributing the causality of homelessness with regard to the sociodemographic characteristics of the partici-

pants. Gender differences were found in attributing causes to the *circumstances of a person's life* and the *broader social context*. The abovementioned findings coincide with part of other research that showed that women are more inclined to attribute the causes of homelessness to structural factors and that they generally perceive homeless people more positively (Lee et al., 2010, Tsai et al., 2019; Tompsett et al., 2006; Toro and McDonell, 1992).

Age proved to be the only variable that was statistically significant in relation to the structural factor since older participants were more inclined to attribute the causes of homelessness to these causes. This finding is consistent with some studies on causal attributions of poverty, which showed that older people attribute poverty to social or structural causes to a greater extent (Niemelä, 2008; Hastie, 2010; Da Costa and Dias, 2015), although the findings on relationship between attributing the causes of poverty and age are inconsistent.

Differences according to the level of education in attributing the causes of homelessness were not confirmed in this research. This finding is contrary to the aforementioned recent study, one of the rare ones, related to the attributions of the causes of homelessness conducted in Spain on a sample of the population of Madrid residents, in which it was shown that women, older persons and people without a university degree attribute homelessness to individualistic causes to a greater extent (Vázquez et al., 2018). The results of research on causal attributions of poverty conducted in Croatia (Družić Ljubotina, 2009) have shown that participants with a lower educational status are more inclined to attribute the causes of poverty to structural and fatalistic factors. However, in the area of attributions of the causes of pov-

erty, there is an inconsistency of findings regarding the level of education. While some authors find a non-linear relationship for the effects of education (Bullock, 1995; Guimond and Palmer, 1996), several studies have shown that people with higher levels of education tend to use individualistic and fatalistic explanations of poverty more (Da Costa and Dias, 2015; Nasser, Singhal and Abouchedid, 2005; Niemelä, 2008).

A valuable finding of this research also refers to proved regional differences in attributions of the causes of homelessness regarding all of the five measured factors. It was shown that, in the majority of findings, it is the residents of Dalmatia who stand out, attributing the causes of homelessness to the circumstances of a person's life, the family factor, individualistic and fatalistic factors significantly more compared to residents of other regions. Only when attributing the causes to factors within the *broader social context* do the residents of Slavonia stand out, as they attribute the causes of homelessness to these causes significantly more. This finding is very interesting and would bear further research, considering that the residents of the region of Dalmatia stand out compared to citizens of other regions in Croatia. One of the possible variables that could be examined in future research in the context of the region of residence is, for example, values. Research shows that values are an important predictor of attributions of the causes of poverty, and people who are more inclined to traditional and conservative values more often attribute the causes of poverty to individualistic and fatalistic factors (Zucker and Weiner, 1993; Halman and Van Oorschot, 1999; Cozzarelli et al., 2001; Weiner et al., 2011). As for the region of Slavonia, which stands out in that its residents attribute the causes of homelessness to the structural factors, i.e.

society, to a greater extent than residents of other regions, this finding could be reflected upon in the context of significant impoverishment of this region, to which structural factors such as poor economic situation, insufficient state investment, etc. contributed. It can be assumed that the obtained regional differences can be partly attributed to the uneven distribution of the issue of homelessness and the development of care services for homeless people in certain regions, and thus the perception of the issue of homelessness is also partly different. Therefore, future research, which would be focused on regional differences, should also include some indicators at the level of regions.

Research results also indicated certain differences in attributions of the causes of homelessness with regard to individual socioeconomic characteristics of participants. Indicators of material circumstances that were examined were shown to be statistically significant in relation to attribution of the causes of homelessness to the *broader social context* since participants with lower levels of household income and participants who assessed their material circumstances as lower attributed the causes of homelessness more to this structural factor. This finding is in line with numerous previous studies of attributions of the causes of poverty, in which it was mainly shown that people with lower material status attribute the poverty to structural (external) causes, which are conditioned by social aspects and which are beyond their control (e.g. Da Costa and Dias, 2015). The aforementioned finding was also confirmed in research conducted in Croatia (Družić Ljubotina, 2009). Participants who reported higher levels of household income also attributed the causes of homelessness less to *family factors*. This finding can be related to the material circumstances of the family, giv-

en that people with a better socioeconomic status grow up more often in families that do not face poverty and difficulties in providing education for their children. Therefore, it is possible that their awareness of the importance of these family factors is somewhat lower and that they do not attach any particular importance to it. Nevertheless, it is interesting that participants with higher household income attributed the causes of homelessness less to individualistic factors, which is a rarer finding, but is consistent with some research on attributions of the causes of poverty (e.g. Reuter et al., 2006). Research by Vázquez et al. (2018) shows that people with lower material status attribute homelessness to individualistic causes to a greater extent. In this research, housing status was also one of the characteristics that proved to be significant. Our results showed that owners/co-owners of a residence attribute the causes of homelessness to individualistic factors significantly more than participants who are tenants. This finding can also be interpreted in accordance with material status, considering that tenancy is mostly associated with a lower material status, whereby it has been shown that people with a lower socioeconomic status attach less importance to individualistic causes of homelessness compared to those with a higher material status. Research by Družić Ljubotina et al. (2016) showed that as many as a fifth of homeless people have a history of tenancy, which means that insecure housing status is one of the parameters associated with homelessness. The aforementioned finding may also indicate a greater sensitivity to the issue of homelessness among persons living in one of the more insecure housing statuses and the greater extent to which they attribute the causes to structural factors.

If we reflect on the relations between attributions of the causes of homelessness, contact with homeless people and attitudes towards homeless people, the results of our research show the expected and consistent direction. This means that those citizens of the Republic of Croatia who were more often in direct contact with homeless people attribute the causes of homelessness more to the broader social context, and less to individualistic causes, which is in line with the results of research by Knecht and Martinez (2009). Research by Phillips (2015) on the causes of homelessness conducted among students also showed that there are differences with regard to the experience of volunteer work with homeless people, whereby persons who had the experience of volunteer work, that is, who were in contact with the homeless, attributed homelessness to structural causes significantly more often. Other authors also point out the role of contact in attitudes towards homeless people. For example, the research by Link et al. (1995) showed that participants who had more frequent contact with homeless people were more willing to help them, showed a higher level of empathy towards homeless people and were less supportive of restrictive policies.

Accordingly, when it comes to the attitude towards homeless people in general, it has been shown that citizens who attribute the causes of homelessness to structural causes, i.e. to the *broader social environment*, perceive homeless people more positively, believe that homeless people have a negative impact on the local community to a lesser extent, believe that society harbours a negative attitude towards homeless people, as well as that the state should play a more significant role in caring for homeless people, and they express more willingness to help this vulnerable group of fellow citizens. These findings are consistent with other research that showed that participants who attribute the causes of homelessness to individual-

istic factors to a greater extent support the implementation of social policy measures aimed at homeless people to a lesser extent than people who attribute the causes of homelessness to structural factors to a greater extent (Bullock et al., 2003; Shirazi and Biel, 2005). A similar finding was obtained in the research of Batterham et al. (2011), which showed that participants who attribute the causes of homelessness to structural factors more also perceive the role of the state and public services in dealing with the issue of homelessness as more important.

However, with regard to attitudes towards homeless people as one of the indicators of the perception of homeless people, some authors also point out that such participants exhibit their own specific traits since, according to some of the findings obtained so far, the participants tend to express both extremely positive and extremely negative attitudes towards homeless people. For example, while the homeless are often attributed some negative characteristics, or it is maintained that they cause negative emotions, on the other hand some individuals express support for forms of assistance and different forms of social housing for the benefit of homeless people (e.g. Link et al., 1995; Toro and McDonell, 1992). Research by Arumi et al. (2007) showed that people would be willing to help the homeless despite their negative attitudes towards them.

These findings are consistent with recent public opinion polling regarding attitudes towards homeless people conducted by Tsai et al. (2019), whereby the majority of participants expressed empathy and agreed that there is a need to help homeless people. In the latter study, the largest number of participants attributed the causes of homelessness to structural, intrinsic and health-related factors, which is also in line with our research. These findings con-

firm numerous earlier studies on poverty attributions, where it was shown that those citizens who believe that the causes of poverty are primarily related to the responsibility of the broader social environment show greater sensitivity and perceive people living in poverty more positively (Appelbaum, 2001; Henry et al., 2004; Yúdica et al., 2021). However, Vasquez et al. (2016) point out that attributing the causes of homelessness to individualistic factors, with the consequent attribution of responsibility for one's situation to individuals, can have the opposite effect, namely the perception of the general population that homeless people may not deserve help.

The obtained results regarding the relationship between causal attributions and the perception of homeless people lend support to some previous findings. For example, the results of research by Zucker and Weiner (1993) have also showed that participants who attributed the causes of homelessness to structural factors expressed pity for homeless people, while participants who attributed the causes to individualistic factors expressed anger due to the belief that homeless people themselves were responsible for their situation.

As for the obtained findings regarding the relationship between the attributed causes of homelessness and willingness to help homeless people, apart from consistency with the previous insight presented above, the results also lend support to Weiner's theory of attribution in the context that the decision to provide help depends on the perception of the causes leading a person to a situation of needing help, as well as on the assessment of that situation which proved to be a key determinant of the decision exhibiting willingness to help a person in need.

Research on public opinion and sensitivity towards vulnerable groups, in this case homeless people, play a significant

role in understanding this social problem because the public attitude towards homeless people also affects the policy-making in terms of public policies and the way in which the state provides care for homeless people. The importance of measuring the causal attributions of homelessness is reflected in the possibilities of influencing the design and implementation of public policies and the improvement of existing forms of care. Therefore, the findings of this research can be used to sensitise not only the wider public, but also experts and policy makers. In this context, the obtained findings can be used for a more informed public discourse on the issue of homelessness and public perception of homeless people. In terms of the relevance of the findings for the domestic context, the obtained results regarding regional differences clearly suggest the regions in which an increased effort should be made in the practices of informing and sensitising the citizens to the issue of homelessness.

The research is valuable in terms of the application of a new instrument for measuring causal attributions of homelessness and gaining insight into causal attributions of homelessness from the perspective of Croatian citizens, which is a novel element in relation to previous studies. The research was also conducted on a large representative sample, which enabled valid verification of the possibility of replicating the relationships between variables previously obtained in research conducted abroad. However, in this research some of the variables such as affiliation with a certain ideology, political orientation or values, which have been shown to be predictive in other research, were not examined, so in future research it would be worthwhile to test the significance of these characteristics as well. Moreover, in future research, it would be desirable to analyse the mediating role of causal attributions

of homelessness in the context of clarifying certain behavioural measures, such as willingness to help homeless people. Further application of the questionnaire on the attributions of the causes of homelessness to other populations (e.g. experts) is also necessary in order to improve its metric characteristics and complete the empirical knowledge on the causal attributions of homelessness.

CONCLUSION

This research was based on a representative sample of citizens of the Republic of Croatia whose perception of homelessness showed a very clear and expected distinctive feature in sensibility towards this vulnerable group, considering the initial premise of the view of the issue of homelessness, namely - what is the cause of someone becoming homeless? It has been shown that the attribution to structural causes, which relate to the *broader social context* in which a kind of responsibility lies with society and the state, is correlated with a more positive attitude towards homeless people, that such attributions are made by individuals who have been in contact with homeless people more often, who believe that the state should play a more significant role in improving the position of this vulnerable social group and who are more willing to provide help to homeless people. Women and persons with lower socioeconomic status attribute the causes of homelessness more to the broader social context, that is, to structural causes. Furthermore, the older people are, the more they attribute the causes to the broader social context.

When we observe the latter three characteristics (gender, age and material status), it can be noticed that these individuals/partcipants belong vulnerable social categories. This confirms the fact that it is

precisely the vulnerable social groups that have greater sensitivity not only for their own, but also for other vulnerable groups (Lane, 2001; Lee et al., 2004; Bor and Simonovits, 2021). Nevertheless, in general, the majority of citizens attribute homelessness to life circumstances, which primarily refers to impaired health, substance abuse or loan debts. What is the message of Croatian citizens concerning homelessness? One of the answers to that question is that the responsibility for such a situation should be sought in the circumstances of life, as well as in the broader social environment, and less in individualistic factors or the "blame" ascribed to people who came to occupy that status. The message is that homelessness is not only a problem concerning people who live without a shelter, but also a significantly more complex problem for which responsibility should be taken by the broader social community and policy-makers who design policies focused on this vulnerable group of fellow citizens.

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Sažetak

DETERMINANTE KAUZALNE ATRIBUCIJE BESKUĆNIŠTVA U HRVATSKOJ

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Beskućništvo je jedan od najtežih socijalnih problema i ljudi koji su iskusili beskućništvo su često izloženi stigmatizaciji i negativnoj percepciji javnosti. Percepcija javnosti o beskućnicima isto tako ovisi o tome kako građani tumače beskućništvo i čemu pripisuju njegove uzroke. Stoga ovaj rad nastoji verificirati kauzalne atribucije beskućništva na temelju Weinerovog trodimenzionalnog modela atribucije. Cilj istraživanja bio je analizirati determinante kauzalne atribucije beskućništva vezano uz određene sociodemografske i socioekonomske karakteristike beskućništva i stavove prema beskućnicima. Istraživanje je provedeno na reprezentativnom uzorku građana Republike Hrvatske (n=1010). Rezultati pokazuju da u prosjeku građani uglavnom pripisuju uzroke beskućništva čimbenicima povezanim sa životnim okolnostima osobe i širem društvenom kontekstu. Postoje razlike u određenim socioekonomskim karakteristikama te žene češće pripisuju uzroke beskućništva osobnim životnim okolnostima i širem društvenom kontekstu, dok ispitanici nižeg socioekonomskog statusa češće pripisuju uzroke beskućništva strukturalnim čimbenicima. Rezultati isto tako ukazuju na regionalne razlike u atribuciji uzroka beskućništva različitim čimbenicima. U pogledu stava prema beskućnicima pokazuje se da ispitanici koji pripisuju uzroke beskućništva čimbenicima unutar šireg društvenog konteksta isto tako imaju pozitivnije mišljenje o beskućnicima i smatraju da bi država trebala preuzeti veću odgovornost u zbrinjavanju beskućnika, te su voljniji pomoći beskućnicima. Rezultati mogu pridonijeti učinkovitijem razvoju i primjeni intervencija i mjera usmjerenih na senzibilizaciju javnosti po pitanju uzroka i sprečavanja beskućništva.

Ključne riječi: teorija atribucije, beskućništvo, kauzalna atribucija, percepcija javnosti.