

PATHWAYS TO HOMELESSNESS AND SOCIAL EXCLUSION: RESEARCH WITH ROUGH SLEEPERS IN CROATIA

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This new study explores pathways into homelessness and identifies 'turning points' among persons currently experiencing rooflessness. Besides their explanations, this research also holistically examines individual biographies to see how other issues have permeated their lives. Although the reasons people described for becoming homeless were complex and multi-layered, the study identifies six pathways into homelessness, as well as some turning points. This research shows that pathways into homelessness do not develop in isolation from life circumstances, but rather that life pathways and pathways into homelessness were closely interwoven into a web, making sustainable exits from homelessness more difficult.

Keywords: pathways, homelessness, exclusion, biographies

INTRODUCTION

This new study explores pathways into homelessness and identifies 'turning points' among persons currently experiencing rooflessness. This is important work because little is generally known about how people become homeless in Croatia. This research is also highly relevant because people experiencing rooflessness (i.e., rough sleepers) are an unresearched, hidden group in Croatia who suffer many injustices that require urgent understanding.

¹ This analysis uses the European Typology of Homelessness and Housing Exclusion (ETHOS) which is a transnational framework definition developed by FEANSTA. This typology classifies living situations that constitute homelessness or housing exclusion and identifies four main categories

Homelessness has been defined as a complex and multi-dimensional problem, resulting from a combination of housing and social exclusion processes (Edgar 2012). Rather than being reduced to deviance or financial poverty, homelessness is increasingly being viewed as an expression or manifestation of social exclusion (Anderson et al. 2016; Edgar et al. 2000; Kennedy and Fitzpatrick 2001; Norman and Pauly 2013). Persons experiencing homelessness frequently endure exclusion and discrimination in their everyday interactions and within dominant institutions (Benbow et al. 2011; Daiski 2007). Specifically, roofless people have no living space of their own (physical domain) over which they have any control to meet their needs. They are also excluded from the social domain because they have no private space to maintain privacy and enjoy social relations. They are also excluded from the legal domain because they have no legal title and no security of tenure to any form of housing or accommodation (Busch-Geertsema et al. 2010). Homelessness, particularly rooflessness, is probably the most severe manifestation of social exclusion and it has a devastating impact on individuals and wider society. Homelessness as a social phenomenon and as a manifestation of social exclusion takes on different forms, depending on the economic, political, legislative, and social contexts in a given social system. Croatia, as a post-transition country, experienced significant socio-economic and political changes in which economic reforms and political liberalisation have transformed institutional structures, including social services, beyond recognition. To date, there are still no national prevention programmes or national housing programmes for vulnerable groups experiencing homelessness. Likewise, little is known about the reasons people become homeless in Croatia and the challenges they face as they move in and out of homelessness.

EXPLAINING HOMELESSNESS – HOW DO PEOPLE BECOME HOMELESS?

Theoretical and international perspectives point out that the causation of homelessness is complex; there is no single precipitating ‘trigger’ that is ‘sufficient’ for it to occur. Individual, interpersonal, and structural factors all play a role and the balance of

of living situation: Rooflessness (without a shelter of any kind, sleeping rough); Houselessness (with a place to sleep but temporary in institutions or shelter); Insecure Housing (threatened with severe exclusion due to insecure tenancies, eviction, domestic violence); and Inadequate Housing (in caravans on illegal campsites, in unfit housing, in extreme overcrowding). See FEANSTA. 2005. ETHOS Typology on Homelessness and Housing Exclusion, URL: <https://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion>

causes differs over time, across countries, and between demographic groups (Fitzpatrick et al. 2018). Gaetz et al. (2013) further explain that homelessness is not only an outcome of the complex interplay of structural factors and individual/relational circumstances, but also an intricate interaction involving systems failures. Systems failures occur when other systems of care and support fail, requiring vulnerable people to turn to homelessness services rather than being prevented by mainstream services. According to Gaetz et al. (2013:13) examples of systems failures include difficult transitions from child welfare, inadequate discharge planning for people leaving hospitals and prisons as well as mental health and addictions facilities. Structural factors as defined by these authors are economic and societal issues that affect opportunities and social environments for individuals. Key factors can include a lack of sufficient income, inaccessible affordable housing and health support and/or discrimination. Individual and relational factors relate to personal circumstances and may include: traumatic events, personal crisis (family break-up or domestic violence), mental health and addiction challenges, and physical health problems or disabilities. Relational problems can include domestic violence and abuse, addictions, mental health problems of other family members, and extreme poverty. The “new orthodoxy” proposes that housing and labour markets, social welfare and health systems, as well as individual needs, behaviour and experiences all come together to cause homelessness (Pleace 2000; O’Flaherty 2004; Fitzpatrick 2005). In contrast to seeing homeless people as responsible for their own situations or that their predicament is attributable to “structural factors”, in this context, homelessness is explained as a cumulative result of several factors. Thus, rather than a single cause, homelessness is understood as a “conjunction of unfortunate circumstances” (O’Flaherty 2004) within the “new orthodoxy” framework.

Somerville (2013:385) criticizes this “new orthodoxy” that purports to explain homelessness in terms of a combination of so-called “structural” and “individual” factors. Other authors have also shown that accounts based solely on structure or agency per se fail to explain the variation in the homeless experience (Johnson et al. 2008) and fail to recognise the important influence of people’s pasts on their experiences of homelessness. Instead of explaining homelessness as causal variables or “risk factors” of various kinds, Somerville proposes to look at the entire life of a homeless person, rather than just at selected periods of rooflessness. This approach rejects “epidemiological” methods, which negate the possibility of agency for homeless people. He proposes that the concept of homelessness pathways is a way of ‘making sense’ of research findings on homelessness. Although Somerville (2013:385) concludes that the pathway concept is “inherently fuzzy,” he also suggests that it can be “potentially useful” in revealing the existence of a certain number of patterns that occur in the life courses of some people.

The 'pathways' concept was coined in studies examining relationships between people's housing experiences and wider social processes (Clapham 2002). In these studies, homelessness is understood as an episode or episodes in a person's housing pathway where the pathways framework can uncover factors that lead to homelessness and have an impact on the nature of the experience (Clapham 2003:123). A homelessness pathway is, therefore, part of a housing pathway defined as "patterns of interaction (practices) concerning house and home, over time and space" (Clapham 2002:63), which is part of a pathway through life – the biography of an individual or household. Clapham rightly notes that biographies have the potential to "provide insight into the 'perceptive world' of the individual which influences the construction of their identity and their behaviour" (Clapham 2003:123). Relevantly, Chamberlain & Johnson (2011:74) acknowledge that individuals are always engaged in making decisions about their lives and that homeless pathways draw attention to the structural and cultural factors that may constrain the choices that people can make. Some studies (Brown et al. 2012; Mayock and Corr 2013) have used the concept of turning points to show a disruption in a pathway that brings about a key change in the significance, purpose, or direction of a person's trajectory (Teruya and Hser 2010). Wheaton & Gotlib (1997:5) define a turning point as "a change in direction in the life course, with respect to a previously established trajectory, that has the long-term impact of altering the probability of life destinations." This concept is also useful because it considers the timing and sequencing of life events, individual characteristics, human agency, and social and historical contexts (Teruya and Hser 2010).

To reiterate, this research is not interested in epidemiological approaches. i.e., finding the causes or risk factors of homelessness, because this would deny people experiencing homelessness their agency. Rather, it looks at pathways into homelessness and 'turning points' among persons currently experiencing rooflessness. Relying on first-hand accounts, this article analyses the reasons people experiencing rooflessness give to explain their current homelessness and circumstances. However, any reason given is not examined merely as a social fact that exists outside of the homelessness experience and life stories of people. Using a holistic approach, besides their explanations, this research also examines individual biographies to see how and in what way other issues have permeated their lives.

METHOD

In line with an interpretive framework, we spoke with a small number of participants in order to develop an in-depth level of detail about their experiences of rooflessness. We understand that findings from a relatively small sample are clearly not generalisable

in the traditional sense. However, qualitative methods are appropriate for examining under-researched dimensions of complex phenomena (Patton 2002) and so the limits of generalisability are compensated by the richness of the contextualised research materials presented. In sum, the small sample size also reflects the study's emphasis on depth over breadth that documents the range of experiences rather than their distribution (Bernard 1994; Geertz 1973). Biographical, semi-structured interviews were the primary method of data collection to illuminate and probe research participants' experiences. Biographical-style research is useful when attempting to relate the personal to the social and structural, and it generates insights both into social processes and individuals' understanding and reaction to those processes (Giddens 1984). Biographical methods present great potential for providing a nuanced understanding of homelessness experiences and life circumstances, as well as a more dynamic understanding of homelessness. Semi-structured interviews were chosen because they provide the best possible approach for exploring meanings and perspectives on topics that are not well understood. They also offer a way to elicit people's perspectives and experiences in their own words, which permits unanticipated themes to emerge, while keeping the focus on issues of theoretical or practical interest (Miles and Huberman 1994; van Manen 1977). Each researcher used probes and encouraged participants to talk freely, to share their experiences of rooflessness in their own words. This study also used questionnaires (e.g., participant's demographics, family information, work experience, housing histories, etc.) as well as fieldnotes by each researcher to create a basic profile of each participant for reference during interviews, data analysis, and writing up the results. Prior to each interview, participants received an information leaflet on the nature and content of the study, ethical considerations related to privacy, anonymity, and confidentiality. Interpretations of the research materials, along with participants' verbatim quotations, are used to present the findings. Pseudonyms were created to keep the identities of our research participants anonymous. The interviews were audio-recorded and transcribed verbatim to increase the credibility and soundness of the findings and to allow for accurate quotations.

ANALYSIS

Interview transcripts were examined using thematic analysis, due to its potential for highlighting both similarities and differences within research materials, for generating unanticipated insights, its allowance for social interpretations and aptitude for informing policy development (Braun and Clarke 2006:97). Thematic analysis was also used to guide this study because it focuses on the human experience subjectively and describes

stories and experiences as accurately and comprehensively as possible (Guest et al. 2012:16). Following Braun and Clarke (2006), a six-phase analysis was carried out to identify themes and present results. Team members became familiar with the research materials by reading each interview several times and noting down new ideas in the first phase. In phase two, initial codes were generated, coding noteworthy features in a systematic way across the entire data set, gathering research materials relevant to each code. Phase three involved searching for themes and grouping codes together into potential themes. In phase four, themes were reviewed by checking if the themes work in relation to the coded extracts (Level 1) and the entire data set (Level 2), generating a thematic 'map' of the analysis. In phase five, the specifics of each theme were defined and refined. In phase six, a report was created, which entailed the final analysis of selected extracts (see Braun and Clarke 2006:87). This analytical method enabled us to identify patterns, emergent themes, interrelating themes, and the meanings, including the selection of supporting quotes from the original data (Braun and Clarke 2006; Creswell 2009). In sum, this analysis involved careful re-reading and evaluation of the research materials to discover common themes and to differentiate between the accounts provided by the participants so we could understand the phenomena from their point of view.

SAMPLE

Interviews with roofless persons (25) were conducted in four cities throughout Croatia between July and November 2021. Most of these interviews (19) were conducted in Zagreb while three were carried out in Pula, two in Karlovac and one in Split. Most of the sample comprised of men (19), compared to six women. Just over half of the sample (13) were between the ages of 31 and 49 and 9 were over 50. The remaining three were under 31 years of age. The average age of this sample was 44.3 years. Almost all (21) were born in Croatia, while two were born in Bosna-Hercegovina and one each in Serbia and Germany. As many as 15 were not born in the cities where they were living, counting those born abroad. Regarding marital status, more than half (15) were single, while 6 were divorced. Three were in cohabiting relationships while one was married. Almost half (11) have children; and two thirds of their children (10) are under 18 while the other four are over 19. Most people from the sample (20) finished secondary school while only one completed tertiary education. Four finished primary school. Two thirds of the sample (16) are Catholic and six are atheists. Almost all have Croatian citizenship (24), except for one who has Serbian citizenship. Regarding nationality, most (21) are Croatian, two are Serbian and the remaining two are Roma and Macedonian. Almost half (11) work in the

informal economy while an almost equal number (10) receive social welfare benefits or an unemployment benefit (1). Only two are formally employed. A relatively high number (7) have between 10-15 years of formal work experience while two reported between 20-23 years. One person even has 35 years of work experience in the formal economy. Contrastingly, three do not have any work experience at all. According to their reports, half the sample (11) have been rough sleeping² for less than a year while nine have been on the streets between 1 and 6 years. Two have been sleeping rough for 8-9 years while one has been on the streets for 12 years. Two persons did not want to specify the duration of their rooflessness.

PAST HOMELESSNESS, FAMILY HISTORIES AND MULTIPLE EXCLUSION

Qualitative findings show that apart from rooflessness and living in their natal households, many persons in this sample have had experiences of living in institutions (i.e., houselessness) such as homeless shelters (13), prison (8), hospitals (7) children's homes (3). Some also mentioned different types of housing exclusion such as temporarily staying with friends/relatives (9) or inadequate living conditions (14). Clearly, the dynamics of their homelessness experiences reflects complex patterns of movement in and out of 'hidden' and visible forms of homelessness as well as precarious housing. Analysis of their family histories shows that many research participants (12) experienced violent victimization during childhood (particularly from stepfathers and alcohol related) or life altering traumatic events (suicides in the family). In addition, five mentioned poor relations with parents but did not specifically mention violence. It should also be noted that four fifths of the sample (20) experienced Multiple Exclusion Homelessness (MEH),³ based on their responses in interviews and questionnaires. The other five research participants may have additionally experienced the other domains of 'deep social exclusion' but chose not to disclose this to researchers during fieldwork.

² Periods of homelessness in a wider sense (either as roofless, houseless, insecure or inadequate housing or a combination of these categories) range between 1 month and 21.5 years.

³ Multiple exclusion homelessness (MEH) is defined as the experience of homelessness, as well as experiences of one or more of the following domains of 'deep social exclusion': 'institutional care' (prison, local authority care, mental health hospitals or wards); 'substance misuse' (drug, alcohol, solvent or gas misuse); or participation in 'street culture activities' (begging, street drinking, 'survival' shoplifting or sex work) (Fitzpatrick et al. 2012)..

PATHWAYS INTO HOMELESSNESS

Although the reasons people described for becoming homeless were complex and multi-layered, six pathways into homelessness, as well as some turning points, were identified in this study. These included: i) Family instability and conflict; ii) Housing crisis; iii) Domestic violence; iv) Institutionalisation; v) Mental illness; and vi) Substance misuse. Only the first four pathways will be discussed in this article due to a lack of space to cover all themes.

FAMILY INSTABILITY AND CONFLICT

Studies have noted that adverse childhood experiences (ACEs) refer to the abuse, neglect, and traumatic experiences in childhood that directly affect long-term adolescent and adult health (Goddard 2021). As already mentioned, many people in this study (12) experienced family instability and conflict during their childhoods. When asked about what contributed to their current homeless situation, many, such as Antun, specifically referred to their adverse childhood experiences involving mistreatment, violence, and family dysfunctionality.

Antun: I didn't get any support from my family, they were all falling apart, I grew up with two stepfathers who were drunkards, always bullying me. Simply put, I never had a decent life... that's why I ended up on the street, and as I mentioned, my family don't want to help, they're not even in a position to help and they don't want to... (p. 35)

Antun, 50, became roofless after he served a nine-year prison sentence. He has no formal work experience, serious health issues and a long prison record, all of which are barriers to employment. Currently, he is on social welfare benefits but tries to survive by collecting bottles and doing odd jobs. He suffers from fatigue, exhaustion, and stomach ulcers and aptly links his poor health condition with his sub-human living conditions. As a rough sleeper for the last 14 years, he intentionally keeps his distance from homeless peers who have addiction issues. He is very critical of his social worker/guardian who has never visited him and knows nothing about his poor living conditions. His life is full of uncertainty and suffering.

Antun: I live like a dog, then it's better to die as soon as possible so I don't have to suffer like this. (p. 31)

Antun's case is very representative of many biographies in this study. It accurately illustrates how family instability and family conflict is a complex pathway characterised by a lack of support from early childhood and ongoing disruption throughout one's lifetime. It also shows how cumulative traumatic experiences have weakened his resources and how they have affected Antun's physical and emotional well-being. His story also shows how state services are not compassionate and are hardly meeting his complex needs. This group commonly experienced alcohol and drug misuse, chronic (mental) health problems, imprisonment, and hospitalisation. Experiences with state care and child protection services were also prevalent, showing how different pathways intertwine. Turning points such as the death of meaningful family members (e.g., parent, grandparents or relative) were also identified in some biographies. Their life stories suggest that the impact of trauma (ACEs) on development and decision-making skills could have undermined their capacities and coping skills later in life. Beyond doubt, deprived backgrounds, traumatic experiences, poor life opportunities and a lack of supportive (familial) relations all compromised the development of security and contributed to their pathways into homelessness.

HOUSING CRISIS

This pathway was the second most common and was characterised by a lack of financial resources for housing. Discrimination is also a key structural factor that contributes to homelessness in this pathway. Job loss, health issues and accidents were often referred to as turning points in this pathway. A third of the people experiencing rooflessness referred to unemployment and insecure employment as reasons for their homelessness. For example, Augustin, 46, specifically refers to the insecurities of the labour market in Croatia, particularly the lack of permanent jobs and adequate income. Furthermore, he does not feel protected as an "ordinary" worker in Croatia and thinks that employees have less rights than employers because they can get fired at any time. He also mentions that in his nine-year work history, he has never worked a job which aligns with his formal education and has always been employed on a fixed-term contract.

Augustin: An ordinary worker in Croatia is very deprived of labour rights. So your employer can fire you at any time, and you, as an employee, have no one to complain to. So we are very disadvantaged... I don't know what exactly I would single out now. So once again I say a lot of work, little money. I used to work for 10 hours, 12 hours. (p. 10)

Augustin: *Insecurity, well, I'll say insecurity, there is great insecurity in the Republic of Croatia as far as work is concerned. So the employer has many rights, but the worker has very few.* (p. 11)

For the last 18 months, Augustin has been living in a wagon, although he used shelter services before he started living on the street. He says that rough sleeping is especially difficult during the winter months, and that he feels that his mental health is deteriorating. He now feels helpless, powerless, and miserable, and describes how he had a mental breakdown when he lost his last job. Prior to becoming homeless, he had a very transient work and housing history as a tenant who was unable to keep up with the rising rent prices. He cannot return home because he does not have a good relationship with his stepfather and has never had contact with his biological father. His situation shows how pathways are unavoidably interwoven (housing, mental health, family breakdown) and their cumulative impact must be considered in order to understand how people become and remain homeless.

DOMESTIC VIOLENCE

Two women attributed their homelessness to domestic violence in their marriages, which is a gendered pathway. In both cases, they reported serious mental health problem including a suicide attempt with periods of hospitalisation. Larisa, 32 explains how she lacked information about services, reflecting a structural gap that could have helped her avoid homelessness. As a Roma mother of three children, she was bound by traditional gendered stereotypes that prevented her from seeking help outside her family. She also recounted discrimination from mainstream society regarding employment possibilities because of her skin colour.

Larisa: *I come from a family where it's a disgrace to divorce and then the whole family rejects you because you got divorced, it's better to keep quiet and suffer when your husband beats you than to say anything and leave him.* (p.15)

Larisa: *Well, I think that a safe house and some other people could have helped me the most, but I didn't know who to turn to...* (p. 26)

Larisa's example epitomises the social isolation and exclusion so many women experiencing homelessness experience. Her case plainly illustrates how different

pathways get intertwined, making it very difficult to exit homelessness, especially without a valid ID card and health insurance.

INSTITUTIONALISATION

Institutionalisation was also identified as a pathway into homelessness. As many as eight persons were released from prison into homelessness, while seven were discharged from hospital without secure accommodation in this study. In many instances, besides not having a place to live, many must deal with stigma and negative community attitudes towards former prisoners and/or patients. Nino is the only person who directly attributes his homelessness to institutionalisation and his account clearly reflects his social isolation and detachment from mainstream society.

Nino: I got out of prison after 10 years with 220 kunas. So, they kick you out into the street and you must manage. The second thing is that I can't make friends with anyone, because I have such a reputation that the police react immediately... After 10 years, everything changes. I was there and now I'm here. Ten years is a gap, ten years is a long time, I'm used to the prison system.... (p. 10)

Nino, 55 was not keen to talk about his past circumstances prior to institutionalisation. He has now lost all hope and just wants to fulfil his basic needs. Although he has 15 years of formal work experience, he does not feel confident about finding employment because of his age and prison record. He has been rough sleeping for the last 16 months and feels that he lacks support from social welfare and health services. As he explains, upon release, he only received a small amount of money and no information about his legal rights or social entitlements. His social worker is indifferent to him and he was not even given adequate medical care after he left prison. He feels that nobody really wants to help him. His example clearly shows that many structural factors are at work and a lack of efficient and productive communication between the services (i.e., justice, social welfare, and health).

In another example of structural violence, Kaspar, in his early 20s, unjustly blames himself for his present situation. Kaspar grew up in children's homes for most of his life because his biological parents abandoned him at a very young age, which was beyond his control. This is a good example of a systems failure because Kaspar fell between the cracks of the state's systems of care when he transitioned out of the child welfare system at 21. At this point, Kaspar was in a very vulnerable position and basically moved from

child welfare services into homelessness. Evidently, he did not have access to support when he needed it most.

Kaspar: I know that I am the only one to blame because I caused it to happen that I'm on the street. Nobody else... I know, it's my fault, no one else's. It's no one else's fault but only mine. (p. 17).

Presently, he is in a very vulnerable position because he does not have a valid ID card or health insurance. Kaspar also thinks that his mental health is deteriorating because of his street homelessness. Following experiences of institutionalisation throughout his childhood, Kaspar's example clearly shows how pathways are interwoven (family breakdown, housing crisis, mental health) and have complicated his housing and life pathways to the point that he unfairly blames himself.

DISCUSSION

This research shows that homelessness is seldom experienced as a single event, but rather as a process. Typically, homeless people move in and out of homelessness reflecting the dynamic and fluid nature of homelessness. Significantly, the array of homelessness experiences cited in this research reflects not only its diversity but also the impossibility of minimising its cause unproblematically to either an individual or to a structural problem.

This research also shows that understanding rooflessness is possible by analysing past living situations, which may also help explain their trajectories to their current situations. In other words, rather than yielding a static picture, focusing on their lives and experiences within a specific conceptual category of homelessness i.e., rooflessness, this study attempts to trace the history of their movements into and through homelessness and housing exclusion. This illustrates the complexity of homeless pathways, which are often non-linear and may also include periods of tenancy and ownership. For this reason, this research clearly shows that experiences of homelessness need to be understood as several 'trajectories' through spaces, systems and institutions rather than single episodes and that their cumulative impact needs to be considered. To understand current living situations (rooflessness intertwined with other types of homelessness), it is also essential to consider past family histories. Studies have shown that poverty, domestic violence, relationship breakdown, drug and/or alcohol misuse, life-course disruption and individual pathologies have been recognised as contributing factors and pathways to homelessness (Clapham 2002, 2003; Padgett 2007). The overwhelming prevalence

of adverse childhood experiences and trauma was well documented in this research. Studies have shown that the distress may have long-lasting consequences and that childhood traumas may seriously undermine an individual's health and development as well as coping mechanisms (Fingfeld-Connett 2010; Gaetz 2013; Maguire et al. 2009). The co-existence of these multifaceted and interrelated factors forms a complex trauma history that undoubtedly impacts all areas and increases vulnerability to homelessness.

Based on research with persons currently experiencing rooflessness, this study initially relies on their first-hand accounts of what preceded or contributed to their pathways into homelessness. The findings show that these experiences are always interpreted by individuals in different ways and largely depends on their current/past circumstances and contexts. For example, different individuals may make different choices depending on their resources and constraints or they may experience a similar path in very different ways. Understanding how people make sense of their worlds reveals that homelessness is not experienced in isolation from other aspects of life. For this reason, people's life course and episodes of homelessness are holistically explored to understand more fully their pathways into and out of different types of homelessness. The focus is placed on how their housing and life histories, as well as their understanding of their individual experiences, have an impact and shape each other. The identified pathways and cited examples clearly show how people's housing disadvantage accumulates over time while capturing the dynamic and differentiated nature of homelessness. The centrality of poverty was also strikingly evident in this study as noted in other studies (see Bramley and Fitzpatrick 2018; Johnsen and Watts 2014; Johnson et al. 2008; Nooe and Patterson 2010; Polillo and Sylvestre 2019). Poverty as well as long-term exclusion were commonly intertwined in each pathway and were consistently represented in people's life biographies.

Although six distinct pathways were identified in this research, there was considerable overlap and interaction between these pathways. Importantly, this research shows that homeless pathways did not develop in isolation from life circumstances, rather life pathways and homelessness pathways were closely interwoven into a web making sustainable exits from homelessness more difficult. Highlighting the relative importance of biographic and structural factors, this research also explores the nature of their interaction. Findings show that this is always a complex interplay where action (agency) and structure cannot exist independently. A significant part of the research materials suggests that family and home instability are key contexts for understanding how people become homeless. Common themes in the family instability and conflict pathway revolved around traumatic childhood experiences, limited control over environments, feelings of insecurity and unsafety, low self-esteem, and constant marginalisation. Although any

pathway is often associated with a social exclusion process, the long-term implications of family instability and conflict that often starts early in childhood is particularly detrimental. Despite any diverse elements in people's biographies, as in Mayock & Corr's study (2013:23), the process of becoming homeless could be traced to early childhood, when different disruptions began to negatively impact their lives. Their biographies resonate the deep cumulative and enduring impact of these disruptions and how adverse childhood experiences intersected with other pathways in particularly harmful ways throughout their lifetimes. The second most frequent pathway identified in this research was housing crisis, reflecting economic constraints and a lack of financial resources for secure employment and adequate housing. Job loss or health issues (accidents) were often described as turning points in this pathway. Among the persons at-risk or experiencing homelessness, housing and labour market opportunities are key factors to secure affordable housing and sufficient sustainable jobs. Domestic violence was identified as a gendered pathway that is strongly bound to traditional social norms and expectations. Finally, the institutionalisation to homelessness pathway (e.g., discharge from hospital and/or prison into homelessness), although preventable, was highly prevalent in this study. Biographies highlight negative community attitudes, isolation, and detachment from mainstream society upon release and how pathways intersect, exacerbating their circumstances.

The dynamic and holistic nature of the pathways approach not only allows the foregrounding of voices but can also be used to accentuate similarities and differences in the experiences among those who participated in our research. Rather than pathologising or blaming, this research places the meanings and experiences of people currently experiencing rooflessness at the core of its analysis. It explains that people rationally manage their individual life pathways within the structurally constituted contexts they find themselves in, depending on the resources they have at their disposal. Although research for this study has shown that pathways are unique for each person, the pathways approach is useful because identifiable patterns can provide us with knowledge on when and how to intervene. For example, this research undeniably shows the importance of early intervention (i.e., family supports, improved and sustainable children's care) or post-institutional intervention (i.e., housing supports, specialised adult-education and job programmes) in preventing homelessness. In line with Chamberlain and Johnson's work (2011), the main purpose of using a pathways approach was not to explain all aspects of reality but "to provide an analytical framework that makes the endless diversity of individual cases comprehensible".

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Putovi do beskućništva i društvene isključenosti: istraživanje o osobama koje nemaju krov nad glavom u Hrvatskoj

Lynette Šikić-Mićanović

Studija istražuje putove do beskućništva i identificira "prekretnice" među osobama koje trenutno nemaju krov nad glavom. Osim njihovih objašnjenja, istraživanje holistički ispituje pojedinačne biografije da bi se vidjelo kako su druga pitanja prožela njihov život. Iako su opisani razlozi zbog kojih ljudi postaju beskućnici složeni i višeslojni, u ovoj je studiji identificirano šest putova u beskućništvo i neke prekretnice. Istraživanje pokazuje da se putovi beskućnika ne razvijaju izolirano od životnih okolnosti, nego su životni putovi i putovi beskućništva tijesno isprepleteni u mrežu, što otežava održive izlaze iz beskućništva.

Ključne riječi: *putovi, beskućništvo, isključenje, biografije*



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