

"SOMEHOW I FEEL CALMER AND I CAN MOVE ON": WOMEN'S COPING WITH HOUSING EXCLUSION

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This article analyses a range of coping strategies that women have developed to adapt to the contingencies of day-to-day life in housing exclusion, that is to say, living in inadequate and/or insecure housing. Considering the exploratory nature of this study and a focus on lived experiences of women facing housing exclusion, a qualitative approach was used. Interviews with 22 women experiencing housing exclusion were conducted in five cities throughout Croatia. Different contexts that may severely constrain the opportunities and choices available to women in relation to their abilities to cope are discussed. These include current and past experiences of housing exclusion and homelessness (rooflessness and houselessness) as well as adverse childhood experiences, abuse and violence, economic vulnerability, and social exclusion. The study documents women's accounts of their daily difficulties and endeavors to sustain a sense of meaning while facing chronic poverty, hardships, and intersecting inequalities. The findings show that women actively use more problem-focused forms of coping, where they generate different solutions to problems and strive to change stress-provoking situations in comparison to using passive emotion-focused forms of coping. This holistic study of a previously overlooked group and unexplored topic generates new lines of inquiry and lays the groundwork for future research with practical policy recommendations.

Keywords: women, housing exclusion, coping, homelessness, qualitative research

INTRODUCTION

This article analyses a range of coping strategies that women have developed to adapt to the contingencies of day-to-day life in housing exclusion¹ that is to say, living in inadequate

¹ This analysis uses the European Typology of Homelessness and Housing Exclusion (ETHOS), which is a transnational framework definition developed by FEANTSA. The typology classifies living situations

and/or insecure housing. Housing exclusion refers to the processes and conditions that prevent individuals or groups from accessing affordable, secure, and adequate housing (FEANTSA and Fondation Abbé Pierre 2018), an essential foundation for full participation in society. In other words, it involves being denied the social, economic, and spatial opportunities that adequate housing makes possible. It is important to note that housing exclusion is not recognized as homelessness in Croatia. The official definition of homelessness² is a very narrow one that only focuses on the most extreme forms of homelessness (rough sleepers and individuals in homeless shelters). In other words, it only includes some living situations from the first two ETHOS categories of homelessness (rooflessness and houselessness). Furthermore, Croatia does not have a constitutional or legal right to housing and there is no national strategy that properly addresses the problem of homelessness and housing exclusion (Bežovan 2019). To clarify, there is no regulation that comprehensively deals with the topic of housing; rather, it is the subject of several laws regulating it from different aspects (Lulić et al. 2024). Researchers have noted that the recession and inflation hinder the ability of citizens to become owners or to rent real estate, that is, to secure affordable housing due to the extremely high cost of living, expensive loans, and high interest rates in Croatia (ibid.: 581). In this study, different contexts that may severely constrain opportunities and choices available to women in relation to their ability to cope are discussed. These include current and past experiences of housing exclusion as well as homelessness (rooflessness and houselessness). The cumulative nature of these housing and other lived experiences (i.e., typically featuring adverse childhood experiences,³ abuse and violence, economic vulnerability, and social exclusion) and how this shapes women's coping strategies are considered in this study.

Prior to examining coping strategies among women experiencing housing exclusion, it is crucial to acknowledge the profound implications of inadequate/insecure housing on health and its role in perpetuating structural disadvantage. Inadequate and insecure housing conditions significantly undermine well-being, contributing to a spectrum of adverse physical and psychological health outcomes (Campagna 2016; Karadzhev et al. 2020; Padgett 2020). Deficient housing environments characterized by dampness, cold, overcrowding, unsafe tenancies, and financial inaccessibility exert a particularly detrimental effect on both physical and mental health, with pronounced consequences for children (Krieger and Higgins 2002; Ranmal, Tinson and Marshall 2021; Shaw 2004). Additionally,

that constitute homelessness or housing exclusion and identifies four main categories of living situations: Rooflessness, Houselessness, Insecure Housing and Inadequate Housing. The last two categories are understood as housing exclusion and are of most relevance to this study. Insecure housing includes people living in insecure accommodation, such as temporarily staying with family/friends or people living under threat of eviction or violence. Inadequate housing includes people living in temporary non-conventional structures, such as mobile homes or temporary structures or in dwellings unfit for habitation or in extreme overcrowded conditions. See FEANTSA (2005) ETHOS Typology on Homelessness and Housing Exclusion <https://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion>

² See Social Welfare Act, Article 15, paragraph 14 (*Official Gazette* 18/22, 46/22, 119/22, 71/23, 156/23).

³ 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).

a substantial body of research identifies housing stability as a fundamental determinant of health, while homelessness, housing insecurity, and the threat of eviction are strongly correlated with deteriorating health outcomes and heightened psychological distress (Gilroy et al. 2016; Taylor et al. 2007). Empirical evidence also indicates that long-term exposure to housing precarity and disadvantages is predictive of poorer mental health trajectories in later life (Pevalin et al. 2017; Singh et al. 2019). Authors have highlighted that comparative insight into the impact of the two broader ETHOS categories, specifically, those living in insecure housing and inadequate housing on the health of women, is lacking (Wolf et al. 2016: 172). Accordingly, the interrelation between adverse health and housing exclusion requires coping responses that would enable individuals experiencing hardship to navigate, resist, and adapt to structural constraints.

Coping is defined as “a multidimensional, dynamic process designed to alter an adverse, external event made intolerable by the emotional fallout that stressful situations engender” (Cwikel et al. 2010: 132). Coping encompasses all individual's reactions to stressful life events and involves “conscious and unconscious forces, affect, cognition, and intellect” (Lazarus and Folkman 1984). Coping changes over time in response to changes in one's situation and in one's assessment of that situation (ibid.). Coping mechanisms have been divided into two main categories: coping with the problem directly and coping with the emotional impact of the situation (Banyard and Graham-Bermann 1998; Çapkin and Vatansever 2023; Lazarus and Folkman 1984; Power 2023; Schoenmakers et al. 2015).⁴ Problem-focused coping, which incorporates goal-oriented strategies where individuals generate different solutions to problems and strive to change stress-provoking situations, has been associated with positive mental health outcomes and well-being (Cleverley and Kidd 2011; Lazarus and Folkman 1984; Mayordomo-Rodríguez et al. 2014; Unger et al. 1998). Emotion-focused coping includes decreasing emotional distress by employing strategies such as avoidance, minimization, distancing, selective attention, positive comparisons, and extracting positive value from negative events (Lazarus and Folkman 1984) but has been linked with poor mental health outcomes (Littrell and Beck 2001). Nevertheless, certain forms of emotion-focused coping can help stimulate positive solutions through processes such as cognitive reappraisal, where the meaning of a situation is effectively changed by individuals (Lazarus and Folkman 1984). Furthermore, it has been proposed that problem-focused forms of coping are used in encounters that are assessed as changeable or controllable, while emotion-focused forms of coping are common in encounters assessed as unchangeable or uncontrollable (Carver et al. 1989). Traditional coping theories tend to assume that women rely less on action or problem-oriented coping and more on emotion-based coping (Diehl et al. 1996; Endler et al. 1994; Lazarus and Folkman 1984), but subsequent studies have shown that this is not the case (Banyard 1995; Banyard and Graham-Bermann 1993; Dill et al. 1980). It has also been proposed that marginalized women's coping choices may be constrained by their limited

⁴ Some researchers argue there are three categories of coping: active-behavioural; active-cognitive; and avoidant (Banyard and Graham-Bermann 1998).

access to power and resources (Lewis et al. 2006). In any case, coping does not occur in a vacuum but is rather greatly affected by contextual factors, such as sociocultural contexts as well as past histories and experiences. Thus, it is important to acknowledge these contexts and the associated inequalities that may compromise an individual's ability to mobilize resources for coping.

Instead of traditional coping research methodology utilizing standard coping questionnaires, this study uses qualitative methods to examine coping strategies among women living in inadequate and/or insecure conditions. This approach largely follows Banyard's qualitative study (1995) of 64 mothers living in temporary emergency shelters with their children. The women reported using a variety of coping responses to daily stressful events, including the use of direct actions and more palliative strategies. In addition, sociocultural contexts as well as women's past family and living situations are of primary concern, rather than just appraisal in relation to coping processes. This approach builds on Dill et al.'s (1980) work, who argue that the environment has a powerful impact on low-income women's efforts to simultaneously cope with numerous life stressors that tend to become ongoing conditions over which they have little control. Consistent with more recent studies (Canvin et al. 2009; Waldron 2024; Čanigová and Souralová 2024), which convincingly show that people living in adversity are far from passive but have an active role in navigating their precarious housing situations, this study acknowledges women's agency, albeit constrained.

This study adopts an intersectional lens (Crenshaw 1989) to provide a nuanced analysis of women's agency, examining how overlapping axes of identity and power such as gender, age, class, ethnicity, legal status, marital status, religion, and so on intersect to produce specific forms of vulnerability and shape the diverse ways in which agency is expressed, negotiated, and constrained. Since people experiencing housing exclusion are not a homogeneous category (i.e., marginalization is not experienced in the same way), intersectionality is a suitable concept "for dealing with 'multiple' and 'complex' inequalities" (Kocze and Popa 2009). The intersectionality lens can expose a reality in which the lives and experiences of those living in inadequate and/or insecure living conditions are shaped not just by a single category of difference such as socioeconomic status but also by other social categories and identities. Appropriately, the intersectional project centers the experiences of persons whose voices have been ignored (Nash 2008) as well as hidden. Finally, an intersectional analysis also allows researchers to address intersecting vulnerabilities without supporting the stigmatization of multiply disadvantaged groups.

GENDER AND COPING

This study aims to examine the range of coping strategies that women have developed to adapt to the contingencies of day-to-day life in housing exclusion, that is to say, living in inadequate and/or insecure housing. We particularly focus on how women living in

poverty negotiate the practical, emotional, and existential impacts of housing exclusion. Apart from women's daily lives, we were also interested in the relationship between their life histories and experiences of housing exclusion/homelessness. We specifically focus on women experiencing housing exclusion and are interested in their coping strategies, as this has not been researched in Croatia. Although women and men face similar challenges sustaining secure and adequate housing (e.g., lack of work experience and few employment skills or mental illness and addictions) there are several other social problems that intertwine with poverty and complicate women's lives. Studies have shown that women are disproportionately responsible for child-rearing (Averitt 2003; Holtrop et al. 2015) and more likely to be victimized by family members and intimate partners (Gibson-Davis et al. 2005). These gender specific challenges make the concerns of women more complex and nuanced; they can place women at a far greater risk of poverty and housing exclusion. According to Johnson et al. (2017: 28–9), women's coping strategies when challenged with a housing crisis or with homelessness differ from men's, with some strategies advantaging women (e.g., drawing on their social networks) but with others disadvantaging them (e.g., risky strategies such as sexual barter and prostitution). Although findings on gender differences are inconclusive, it is still recognized that women use more social support (Tischler 2009: 193).

To reiterate, this study aims to explore women's experience of housing exclusion and how they navigate precarious housing situations and challenging circumstances. It specifically explores the range of coping strategies that women have developed to adapt to the contingencies of day-to-day life in housing exclusion, that is to say, living in inadequate and/or insecure housing.

METHOD

Considering the exploratory nature of this study and the focus on subjective experiences of those experiencing housing exclusion, a qualitative approach was used. Individual, semi-structured interviews were the main source of data collection in this study, allowing researchers to explore specific themes while still giving participants the freedom to express their experiences in their own words (Rubin and Rubin 1995; Wengraf 2001). Interviews with 22 women living in inadequate and/or insecure conditions were conducted in five cities throughout Croatia. Most of the women (13) were over 50 and the average age of the sample was 52.4 years. Regarding marital status, almost half (9) were divorced, while nine were single. There were also two widows, one married woman as well as one in a cohabiting relationship. Under three quarters (15) of the women have children; just over half (11) of the children are under 25 years of age. Five interviews were conducted in four different cities: Zagreb, Rijeka, Pula, and Split, while two were carried out in Karlovac. Contacts with these women were mostly organized by homelessness services in these cities. Interviews explored issues such as women's housing exclusion experiences, their

daily lives, and the relationship between their life histories and experiences of housing exclusion and in some cases, homelessness. They were conducted in the women's homes, homeless shelters/centers (that they had used in the past), or in public spaces such as parks or cafes. The term "coping" was not explicitly used or defined in the interviews, aiming to elicit the women's understanding of managing and dealing with stresses associated with their living conditions and other related challenges. Each interviewer used probes to expand on their responses and encourage them to talk freely and to share their experiences of housing exclusion and coping in their own words. The questionnaire that followed the interview consisted of questions providing the researcher with information on the participant's demographics, family information, work experience, housing history, and other general information. This study used these questionnaires as well as fieldnotes by each researcher to create a basic profile of each participant for reference during the analysis and writing. Prior to each interview, participants received a leaflet containing information on the nature and content of the study as well as ethical considerations related to privacy, anonymity, and confidentiality. Ethics approval for this study was obtained from the Ethics Committee of the Ivo Pilar Institute to ensure that the study adheres to ethical standards and to protect the participants as well as researchers. 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 reliability of the findings and to allow for precise quotations. Seven women requested the authorization of their transcripts.

ANALYSIS

Interviews transcripts were examined using thematic analysis because of its potential for highlighting both similarities and differences within research materials, for generating unanticipated insights and social interpretations of data, as well as the potential for informing policy development (Braun and Clarke 2006: 97). Thematic analysis was also used to guide this study because it concentrates on the human experience subjectively and presents stories and experiences voiced by research participants as accurately and comprehensively as possible (Guest, MacQueen and Namey 2012: 16). Following Braun and Clarke's (2006) six-phase analysis to identify themes, we became familiar with the research materials by reading each interview several times and noting how the participants describe managing stress or challenges, paying particular attention to language indicating problem solving. This phase also included reflecting on how the participants' experiences of coping are shaped by intersecting identities (gender, age, class, health, etc.). In phase two, we generated initial codes that captured behaviors, thoughts, or attitudes linked to coping, as well as codes that highlighted how power and identity intersections shaped coping. Phase three consisted of searching for themes and grouping codes together

into potential themes as well as exploring how coping themes differed across identity intersections. In phase four, the themes were reviewed by checking if they reflected coping processes and if the themes sufficiently reflected the interlinked systems of power and identity. In phase five, we defined and refined each theme using theoretical insights. In phase six, we discussed the findings in relation to established coping theories and showed how coping was shaped by systemic inequalities (Braun and Clarke 2006). This analytical method enabled the detection of patterns, emergent themes, interrelating themes, and meanings, including the selection of relevant quotes from the original research materials (Braun and Clarke 2006; Creswell 2009). This analysis involved careful rereading and evaluation of the research material to discover common themes and patterns. The coding was discussed by the team members throughout the research process to differentiate between the accounts provided by the research participants and to obtain an understanding of housing exclusion experiences from their point of view. Codes were developed using a combination of inductive and deductive approaches, which remained open to emergent coping expressions while interpreting them through theoretical frameworks of coping and intersectionality.

The following section presents some findings related to the women's current and past living situations followed by the different forms of coping. Both problem-focused and emotion-focused coping that women employ to negotiate the practical, emotional, and existential impacts of housing exclusion were identified in this study. However, this was often an intertwined process where the women exercised (constrained) agency within insecure circumstances combining different coping strategies to meet their needs.

CURRENT LIVING SITUATIONS

Consistent with the ETHOS typology, the analysis showed that eight women in this study currently live in inadequate living conditions, while nine live in insecure living conditions. Representing the worst cases of housing exclusion, five live in both inadequate and insecure living conditions. The women who live in inadequate living conditions most frequently mentioned the lack of electricity and water in their households as well as an outdoor or shared toilet/bathroom. Other inadequacies such as dampness, poor/unsafe construction, a leaking roof, crowdedness, cockroaches/rats, and dangerous outdoor environments were also cited. The threat of eviction (due to possible rent increases or loss of job or loss of tenancy) was singled out most frequently in insecure living conditions, followed by illegal occupation/construction, lack of or insecure tenancy contracts, and “sofa surfing” (living temporarily with relatives or friends).

The worst living conditions and most hardships were experienced by those women who were living in both inadequate and insecure living conditions. It is worth noting that only two of the women in this sample owned their housing, while most either rented

(without contracts), lived in illegal shelters, used “emergency” accommodation, or stayed with a parent. The women’s narratives about their housing situation indicate that they were significantly limited by structural barriers due to a severe shortage of affordable and secure housing as well as a lack of a housing policy that would protect them from housing exclusion. Their descriptions also indicated that they are burdened by economic precarity (e.g., limited employment possibilities and insufficient welfare) as well as discrimination, which inevitably cumulatively shapes their coping strategies. Studies have shown that there is a complex relationship between housing and inequality; “housing can both reflect and reinforce inequalities across socio-economic groups, across generations and across space” (OECD 2020). Inevitably, housing is also interconnected to educational success, employment opportunities, as well as health and social status (Krieger and Higgins 2002; Swope and Hernández 2019). It can also have an impact on the realization of social and civil rights. Crucially, housing is a key determinant related to the physical and mental health and the overall quality of life of every community (Rana 2025). This is aptly put by Ljiljana, who lives in poor housing conditions that have impacted both her physical and mental health and thus also dictate her coping strategies. Her situation is representative of many women in this study who, besides financial instability, have limited access to social and cultural capital.⁵ Now in her mid-twenties, she recalls adverse childhood experiences and finishing only two grades of primary school. Ljiljana realizes that proper living conditions are a precondition for her to get started in life and without this she lacks incentive to change her situation:

Ljiljana: [crying] If I wanted to get moving, I would need a place with water and electricity... Well, then you would have the motivation to do everything, to walk, look for a job, from house to house, from door to door, I don’t have that motivation now. That’s a problem for me, because I know where I am and what kind of situation I’m in! (p. 6)

Ljiljana was forcefully evicted from her last accommodation and now feels that she is in a very difficult situation and “trapped”. She is now living with her boyfriend in her father’s dilapidated house after a decade of absence. Her natal household triggers many traumatic and painful memories of her past such as her mother’s suicide (for which she blamed herself) and her stepmother’s abuse. Ljiljana explains that she struggled with mental health issues from a young age and therefore could not perform well at school. When she left home at 16, she worked at various unqualified jobs, mostly in the shadow economy and lived in several different locations that were either insecure (abusive) or inadequate. She resolutely says that she is very unhappy about her former heroin addiction because this had detrimental effects on her health and future job prospects. This is a clear example of how different contexts and backgrounds (childhood trauma, low education level, substance

⁵ According to Bourdieu (1986), social capital refers to all actual or potential resources linked to the possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition, while cultural capital refers to family background, social class, varying investments in and for education, and different resources that influence academic success, and in turn can determine a person’s position in society.

use, poor and insecure housing conditions, shadow economy work, poverty, etc.) may severely constrain opportunities and choices available to women that in turn affect health, wellbeing, social functioning, coping, and survival. To reiterate, the intersectionality lens, using Ljiljana's example, shows how disadvantage is shaped not just by one category of difference such as low level of education but also by other social categories and identities as mentioned above.

By conducting a thematic analysis of the interview materials and fieldnotes, we identified several recurring themes that illuminate the women's past living experiences: i) victimization by family members and intimate partners; ii) trauma; and iii) social defeat that facilitated an understanding of the women's background histories and lived realities. In relation to coping, two types were identified: i) Problem-focused forms of coping and ii) Emotion-focused forms of coping. Interrelated themes for problem-focused forms of coping included: a) direct confrontation with the problem or daily stressor; b) active thinking about the problem and past experiences; c) the use of relationships with others, that is to say, social support from friends; d) institutional support from homeless service staff and/or identification with a religious group; e) the preservation of autonomy, more specifically, avoiding peers and partners from their past lives. Emotion-focused forms of coping such as prayer were comparatively less frequently represented in the sample.

PAST LIVING SITUATIONS

To understand how women cope in current living situations, it is also important to consider past family histories. Finfgeld-Connett (2010) aptly concludes that it is challenging for young girls to develop adaptive problem-solving and decision-making skills if they had previous exposure to significant trauma/adverse experiences. Similarly, another study demonstrated that the distress arising from such childhood traumas can significantly undermine an individual's health and coping mechanisms in early adulthood (Maguire et al. 2009). For example, sexual abuse can result in "feelings of betrayal, hostility, and anger, as well as lead to a sense of powerlessness that damages coping abilities" (Gaetz 2013: 356). While these features may not be direct causes themselves, they are likely to have a serious impact on the lives of these women and put them at risk for homelessness and housing exclusion.

Victimization by family members and intimate partners was confirmed by almost half the women in this study who chose to disclose details about this sensitive issue. Specifically, three women experienced adverse childhood experiences during their childhoods, while seven women reported relationships with violent partners that ended due to alcoholism and abuse. The experience of trauma was another prevalent element in interview materials that could possibly have had an impact on their current living situations and coping strategies. These included deaths of children, spouses, and siblings. One woman

even cited 17 cases of deaths within her family that caused her stress and subsequent health problems. Other stressors such as poor housing, food insecurity, illnesses, family issues, discrimination, job losses, financial stress, and hardship were also commonly described. Street homelessness and/or living in homeless shelters were also recounted by more than half of the sample (15 women). Eight of these women had experiences of rooflessness while half (11) recounted experiences of houselessness (i.e., living in shelters, children's homes, communes, and/or prisons). Luhmann (2007: 154) observes that “to be homeless whether or not you are psychotic is to confront social defeat daily and on many dimensions”. Our research materials also contain countless testimonies of social defeat as women move between institutional settings where they may encounter rigid rules and disrespectful staff or when they generally feel ignored by others. To use Luhmann's words (2007: 157), “these are little defeats, symbolic rather than actual. But they are constant” and their overall effect commonly amounts to feelings of humiliation. The women also talked about a lack of control over situations that were often aggravated by poor health conditions. The interaction of multiple related factors can lead to a complex trauma history, which in turn may affect women's lives and coping strategies.

PROBLEM-FOCUSED FORMS OF COPING

In relation to this active form of coping, (a) directly confronting the problem or daily stressor, including taking some form of direct action was a common theme. For example, Daria is a single Roma mother of six in her early thirties. She has been facing eviction from her 32m² inadequate and insecure home that is of sub-human, appalling standards for over five years. In her interview, she highlights the stigmatization and discrimination that she and her children face daily and the way in which she directly attempts to dispel myths and stereotypes about the Roma by setting a good example. For instance, she persistently promotes and nurtures her children's education, even in the face of challenging living conditions that hinder their ability to learn. Despite these challenges, she not only advocates for her children's schooling but also pursues her own educational aspirations, as she had never been afforded the opportunity to attend school. As a result, she is limited to working in the informal economy, taking on various cleaning jobs to make ends meet, directly addressing her household's financial difficulties. Although she confronts her problems directly, her lack of legal status (even though she has lived in Zagreb since the age of three) continues to unfairly exclude her from essential rights, including social welfare, healthcare, housing, and education. Another form of problem-focused coping that was more prevalent in this study includes (b) actively thinking through the problem and past experiences, obtaining more information about their situation to find out all they could about their options and resources, creating a plan of action, and following it. For example, budgeting was widely practiced as a planned active coping strategy by most women. This was an instrumental coping strategy in which women took advantage of soup kitchens

and donations from homelessness services. This also required careful budgeting throughout the month to meet health, housing, and children's needs, such as purchasing only essential items that were carefully selected during discounts. They explained that they could not afford luxury items such as hair dyes or non-essential items, including social activities. Most frequently they relied on food from a soup kitchen or their gardens or eating inexpensive foods. For example, Nataša, in her mid-sixties, has been living alone in a 16m² dormitory room with shared bathroom facilities for the last decade. Although she considers this to be very inconvenient and an intrusion of her privacy, she carefully avoids eviction by paying electricity bills on time. This is challenging since she is a social benefit recipient and only works occasionally in the shadow economy. It is very important for her to meet all these payments as she is terrified when a bill arrives and says that "she is afraid to open it!". To cope with this threat, she is constantly on a poor monotonous diet and even her dog eats what she eats to cut costs.

Nataša: I eat polenta every day to pay the bills... and she [referring to her dog] also eats polenta and sour cream, and the poor thing she vomits this up sometimes. (p. 27)

Evidently, living in poverty robs people of control in so many areas of life; even basic choices such as what to eat, wear, or do each day are limited in many ways. To cope, women must accurately calculate costs and actively think of a solution considering their options and resources and follow through. Some women are very resourceful considering their limited forms of cultural capital and the other obstacles that they have faced throughout their lifetimes. Some mentioned that they collect bottles or items of value as another viable option in the absence of better alternatives. To do this successfully, women must learn the best times and places to collect, how to recognize items of value, and where these items can be returned or reused. Recycling is becoming increasingly organized and sometimes this even leads to competition for "territory" between collectors. Dragana, in her mid-forties, chooses this option that she combines with a social welfare benefit to cope. She also relies on regular bottle donations from a generous neighbor, odd seasonal jobs, and stealing "little" things. She is not looking for a job even though she has work experience (six years in the formal labor market and 25 years in the shadow economy). Although this may seem like an irrational coping plan⁶ since she is fit to work, she explains that she has been refused by several employers because she has Hepatitis C and no teeth, which also makes her feel insecure about working with others. Cumulatively, her physical appearance, addiction history, the infectious disease, a lack of formal work experience, and age do not work in her favor. For her, this method of making money, specifically recycling, is her best coping option considering her circumstances because it requires little in the way of equipment, presentation, or education.

⁶ In her book on the unemployed, Tihana Rubić shows that people's participation in the shadow economy only seems irrational when judged by formal economic benchmarks. Contextualization shows that, in precarious living conditions, these actions are often rational responses to unstable labour markets and broader structural inequalities.

In relation to another problem-focused form of coping, another prevalent theme was (c) using relationships with others, including obtaining social support from friends. No one mentioned support from family and adult children, which may reflect a severance of ties. It has been noted that drawing on social networks (Meadows-Oliver 2005) is a common activity among people experiencing disadvantage. Almost half (9) of the participants mentioned that friends/neighbors were very important sources of money and emotional support. For example, Tamara, a young victim of systems failure,⁷ refers to her friends as “really understanding and like a family” because they have supported her financially for about seven years and even helped her claim her legal rights after she had to leave a state-run children’s home. This peer support is crucial for Tamara because she has limited contact with her father, while ties with her mother and siblings have been severed. Her friends fill an important gap because she explains that social workers did not prepare her sufficiently “for the outside world” after she left the children’s home. As Tamara says: “you are released alone into the world, among lions, among wolves”. There were a few more examples of friends helping with accommodation or legal matters, but one woman cited God as the only one with whom she could speak, reflecting her loneliness and social isolation. This makes sense considering her adverse childhood experiences, lifelong trauma, and a former violent abusive marriage. Nataša explains that since childhood, God has been everything to her and that he is the only one who knows all about her suffering. Conversing with God is her active coping strategy.

Nataša: He is, he is my father, he is everything to me, everything in life... He gives me strength to go forward, not backward, forward, forward, I only move forward, never back, only forward. (pp. 40–1)

Nataša is lonely and socially isolated. Besides her dog, she does not mention any other source of support or friendship. Nataša, who has been living in “emergency” accommodation for the last nine years, explains that her substandard room lacks privacy and security and that she does not get along with her neighbors. Her relationship with God fills this gap. Her room reflects her values, adorned with religious motifs, including a large crucifix above her pillow and a photograph of her mother on the adjacent wall. She explains that, given her history of unstable housing, these are the few possessions of real significance that she has managed to hold on to.⁸ Amplifying the importance of these possessions is an active coping strategy in which she can establish a sense of familiarity, routine, and continuity of self (Power 2023: 186). Beyond her precarious living conditions, her story highlights a series of traumatic experiences that have intensified her vulnerability throughout her life, such as childhood sexual abuse, self-harm, neglect, institutional care, imprisonment, substance abuse, suicide attempts, and abusive relationships. Given this cumulative background, she has never been able to build a sustainable future through

⁷ This refers to the failure of systems of care and support, including child protection, health, mental health care, and corrections (Gaetz et al, 2013).

⁸ Storing and relocating valued possessions is a practical way for women to reestablish or hold on to feelings of security in the context of housing insecurity (Power 2023: 181).

stable employment. This was beyond her control because she was deemed unfit for work by a psychiatrist at a young age, a classification that has seriously hindered her employment prospects:

Nataša: My work experience, I've never worked in my life, psychiatrists eliminated me for this reason because of my arms [referring to her scars] that I'm unfit for work, but I'm fit for work...

Using the intersectionality lens, Nataša's example shows how categories of difference (e.g., older age, gender, low levels of education, poverty, poor health, adverse childhood experiences, intimate partner violence, etc.) and their intersections are associated with vulnerabilities. Similarly, there were also examples of (d) institutional support from homeless service staff and identification with a religious group. The youngest members of this sample, women in their twenties, actively coped by using counselling services provided by some homeless day centers and shelters run by non-profit organizations. Research has shown that these "spaces of care" are important environments of sociality and refuge from stigma; they can aid those suffering from a lack of self-esteem that so often accompanies material deprivation (Conradson 2003). Some mentioned that they could comfortably participate in leisure activities through these organizations. For example, Natalija, who is in her late fifties, slept rough for two years in an abandoned house with no roof, electricity, or water before she spent three years at a homeless shelter. After she left, the shelter continued providing support by organizing constructive social activities that helped former clients cope with their current situations.

Natalija: I like to go out into the city, I like to be in their company, for example, through them. Every so often we go somewhere, we do some exercises, we go for a walk, we all go for coffee together, I like these kinds of socializing. (p. 11)

Identification with a religious group was also mentioned by two women who particularly enjoyed feeling accepted and the sociality that these groups offered. For example, Natalija, who is in her late fifties, feels like "a part of the community again" after a tough period of street homelessness. She says that singing mentally relaxes her. Lana, who grew up in institutionalized care and foster families from infancy, likes to talk to a priest. Lacking social, cultural, and economic capital, Lana ended up on the streets relatively quickly once she left state care. Her life story is full of suffering, such as sexual abuse (rape), being a witness to death of a close relative, and sexual harassment, which has undoubtedly affected her life's potential. As a way of seeking support, she likes to spend time in church and talks to a priest when she can because this makes her feel more peaceful, gives her strength, and motivates her to improve her life situation.

Lana: If I happen to meet a priest [at the church] and the priest even starts to talk to me... it's good for me, somehow I feel calmer and I can move on, I forget about all the bad things that are holding me back and that gives me strength to keep going because right now the only one who is helping me with my life is the church and [names of two women at an NGO], I don't know what I would do without them, they somehow give me strength... (p. 7)

Another problem-focused form of coping that was identified was (e) an active strategy related to preserving autonomy, specifically, avoiding peers and partners from their past lives as a safety and protective measure, or hiding aspects of their identities (e.g., past life histories, current life situations, addictions, etc.) to avoid stigmatization and discrimination. A third of the women engaged in this active coping strategy. For example, Nada, who is in her late thirties, lives in inadequate and insecure housing and desperately wants to get her child back from the social services. To realize this goal,⁹ she deliberately avoids anyone associated with substance abuse to cope with abstinence.

Nada: No, no, no, don't remind me, it's very difficult to be with those people and watch them. It's hard to stay clean. It's easy to stop, but hard to stay clean. It's very difficult. Every day is a struggle, every day. (p. 11)

Similarly, Lana avoids her peers from the street but also chooses to hide aspects of her identity to improve her prospects for employment and housing. Her example shows the importance of reflecting on multiple constructed identities that interact in different contexts to change individual experiences.

Lana: Well, everyone knows that I'm an open and an honest person and that I don't keep quiet about anything, but the problem is that, first of all, I look like a woman, but I dress like a man, I'm a gypsy and I grew up in a home, I'm a child without parents, and as soon as they hear that I'm a child without parents, they assume that I will steal from them... that's why I've decided now that I won't say anything to anyone, I'll just say that I need a job and that's it, I won't even say that I'm a child from a home anymore because it only prevents me from finding a job because I realized that you can't be honest with everyone. (p. 20)

In this example, Lana clearly hides aspects of her identity (being parentless, the history of an institutionalized childhood, her Roma ethnicity, gender, and sexuality) because she is aware that these categories of difference and their intersections are constraining and associated with vulnerabilities.

EMOTION-FOCUSED FORMS OF COPING

Contrary to stereotypical expectations, women in this study less frequently reported using emotion-focused forms of coping. Examples of distancing, thinking positively, and patient endurance were only mentioned by a few women. Nevertheless, prayer was a common strategy used by several women to deal with the difficulties of living in poverty. Prayers represent a special kind of narrative that shed light on past traumatic events and facilitate catharsis, a deep emotional expression of trauma essential to therapeutic recovery

⁹ Additionally, after moving to another city, Nada strives to renovate and decorate her "new" home to impress her social worker and child welfare services, hoping that this will positively influence her chances of regaining custody of her child.

(Washington and Moxley 2001). Women found prayer comforting making it easier to cope. For example, God gives Daria, a single young mother of six underage children, strength to endure and persevere through prayer.

Daria: I believe in dear God and not only me but all the children as well, and I say that because I don't go to church, I don't go to the mosque, so I can tell you I don't believe in such things, I believe in dear God and I know that He exists and what He means to me and the children. We pray and support all beliefs. (p. 40)

For many women, prayer was not just a coping strategy but a way of reconstituting meaning and continuity regardless of instability and loss. In this light, praying practices represent efforts to reassert control and coherence in a context where institutional support is fragmented and there is poor coordination between welfare systems (Dobrotić et al. 2025). Appropriately, prayer provides an alternative moral economy and becomes a moral practice of dignity where suffering could be reinterpreted as endurance or faith rather than personal failure. In other words, “religion empowers people faced with adversity to overcome self-doubt and fear of failing, and to act in the world” (Kleinman 2006: 14).

Although there was some evidence of these forms of emotion-focused coping that help promote constructive solutions through processes such as cognitive reappraisal, there were even fewer examples of risky behavior or avoidant coping mechanisms. Although participants did not disclose substance use (except tobacco products) or denial as coping strategies, the possibility of silence surrounding these experiences should be acknowledged. The absence of discussion around sensitive issues warrants consideration, as participants might have withheld such information out of concern that disclosure could affect their access to social services.

CONCLUDING REMARKS

This exploratory study used qualitative interviews to understand and explain coping among women experiencing housing exclusion, which brings a multitude of risks and vulnerabilities to affected individuals. It describes interconnected stressors that are often ongoing and make continuing demands on women's resources. The themes that consistently run through women's life stories include poverty, neglect, violence and abuse, troubled interpersonal relationships, and mental health concerns. Multiple stressors such as these, particularly if interconnected, inevitably drain coping capacity and emotional energy. Research literature has also shown that childhood trauma can destabilize coping mechanisms in young child/adulthood, with potentially long-term consequences for health, wellbeing, and social functioning (Finfgeld-Connett 2010; Gaetz 2013; Maguire et al. 2009). The findings show that past family and living situations, in many cases, precipitated and aggravated the women's current housing situations. The experience of failure in the social encounter (i.e., social defeat) that Luhmann (2007) so aptly describes must also

be understood against this backdrop. Cumulatively, these “symbolic little defeats” add up to feelings of humiliation that unquestionably hinder coping processes. Furthermore, the intersectionality framework used in this study allowed us to reflect on multiple constructed identities (e.g., socioeconomic status, gender, age, ethnicity, legal status, marital status, religion/spirituality, etc.) that interact in different contexts to change individual experiences. Women who are multiply marginalized, oppressed by not only gender but also their economic position, age, health status, victimization and discrimination, family supports etc., have both dwindling opportunities to access sufficient coping resources and are less likely to be socially and emotionally ready for them. These lived experiences, sometimes compounded by growing up in deprived environments where there are few role models, support, and resources, framed meanings of housing exclusion and coping contexts for the women that were a part of this study.

Research literature on coping has indicated that women rely more on emotion-focused forms of coping (Diehl et al. 1996; Endler et al. 1994; Lazarus and Folkman 1984), particularly if they encounter situations that are appraised as unchangeable or uncontrollable. However, the findings from this study, in line with the work of coping revisionists (Banyard 1995; Banyard and Graham-Bermann 1993; Dill et al. 1980; Lister 2015), show that women commonly use more problem-focused forms of coping in which they generate feasible solutions (considering limited resources) and strive to change stress-provoking situations. In other words, women seem to be quite active in their coping efforts, demonstrating much skill and creativity. This is quite remarkable since they often face situations that are unchangeable or uncontrollable (e.g., improving their housing conditions or securing formal employment or evading discrimination). Regardless of the social forces at work, they are not passive but frequently use several forms of coping simultaneously. Women often use several strategies simultaneously, shifting between them depending on circumstances. This suggests that there are overlaps and ambiguities and that the coping strategies mentioned in this study do not fit neatly into binary categories. This complicates the problem-focused/emotion-focused dichotomy because the findings from this study show that coping is a shifting situational process embedded in life history experiences, social relations, and structural inequalities. Furthermore, the findings show that not all forms of coping are used by all women in the same way. Often driven by past experiences, they react in ways that they perceive to be most suitable for their circumstances. For this reason, what they deem to be the most obvious or logical coping strategy may be incredibly challenging, full of costs which may outweigh the benefits that a woman aspires to accomplish.

This study has shown that women often show great abilities in exploiting their environment to exercise some agency within their lives, although this is often constrained in many ways by a context of unequal power resources and structural constraint. The forms of coping used confirm the applicability of coping theories to under-researched and individuals living in poverty. It also offers a richer description of coping processes among women experiencing housing exclusion. Many of the women interviewed already

experienced a range of difficult, stressful, personally challenging, and traumatic situations during their lifetimes. Hence, it needs to be mentioned that feelings of helplessness or lack of control like “being caught in a whirlpool” were also mentioned by several women. To deal with financial insecurity, almost all women appear to be very adept at budgeting and commonly plan actions regardless of their limited resources. In the absence of family support, these women heavily rely on social support from friends and neighbors as well institutional support from non-profit organizations and the church. Women’s narratives on budgeting, social support, reliance on non-profit organizations for support and prayer highlight specific gaps in the Croatian welfare system that need to be addressed. Although risky behavior or some forms that are disadvantaging (e.g., drug and alcohol use) were not identified in this study, new forms of coping were identified. These include forms of coping to maintain their autonomy by avoiding former peers and partners or by hiding aspects of their identity to avoid stigmatization and discrimination.

This study contributes to the existing qualitative knowledge on coping and housing exclusion; however, due to its exploratory nature, the findings are inherently limited. We cannot determine how representative this study is of the wider population and we cannot generalize these findings. However, these life experiences provide initial, nuanced insights and increase our understanding of women’s housing exclusion (i.e., living in inadequate and /or insecure conditions) and their forms of coping. Another limitation was that some researchers had no prior knowledge or contact with potential participants, which in turn did not allow the researchers to establish any rapport and any level of trust prior to a one-time interview. Accordingly, we believe that some women may not have felt comfortable sharing distressful experiences of housing exclusion and homelessness with an outsider. Therefore, there is a possibility that some women chose to withhold information and emotions related to sensitive topics, as there was limited space to develop trusting relationships. Moreover, gatekeeper recruitment (through homelessness services) can introduce bias by privileging women already connected to services and excluding the most vulnerable ones (e.g., those avoiding institutions). Nevertheless, this research poses new questions and directions for potentially valuable research regarding important social issues that are inevitably connected to housing exclusion and coping. Thus, we suggest that our approach and methodology have provided new scope for more thorough and sensitive research that could have practical policy implications. A holistic approach such as this one can reveal the impact of suffering and struggle among people living in poverty and the need for early, multifaceted interventions. It is clear that gender-sensitive policies would need to encompass a comprehensive, preventive approach that combines immediate safety measures with long-term support and empowerment, targeting at-risk women, to significantly reduce the risk of homelessness. This could include early intervention programs that identify women at risk of homelessness through outreach and support services and the provision of timely assistance before their situation worsens. Targeted financial aid and rent subsidies to help women, especially single mothers and victims of violence, afford safe, adequate, and secure housing as well as ongoing housing/

tenancy support to help women maintain housing once achieved are other policy goals identified in this study. Safe and accessible emergency and transitional housing for women coupled with support services could also be provided to women facing housing crises. Another policy objective would be the provision of integrated support services, namely, coordination of housing with healthcare, mental health support, employment programs, trauma services, and the like to address the complex barriers women face. Strengthening legal protections against housing inadequacy and insecurity, discrimination, eviction, rent control as well as the provision of legal assistance could be other policy objectives. It would also be reasonable to invest in programs that divert pathways and triggers into homelessness and housing exclusion. These could include appropriate and timely intervention services in cases of victimization, gender-sensitive social services, education, job training, affordable childcare, and so on. Finally, since policies need to be adapted to emerging needs, it would also be important to evaluate the effectiveness of current programs and to develop systems to track at-risk women. Crucially, addressing housing exclusion among women involves implementing policies that promote equitable access to safe, affordable and secure housing, as well as addressing women's unique vulnerabilities and barriers.

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“NEKAKO SE OSJEĆAM SMIRENIJE KAKO BIH MOGLA KRENUTI DALJE”: SUOČAVANJE ŽENA SA STAMBENOM ISKLJUČENOŠĆU

Ovaj članak analizira niz strategija suočavanja koje žene razvijaju kako bi se prilagodile nepredviđenim okolnostima svakodnevnog života u stambenoj isključenosti, odnosno života u neadekvatnom i/ili nesigurnom smještaju. U studiji je korišten kvalitativni pristup s obzirom na njezinu istraživačku prirodu i fokus na životna iskustva žena koje se suočavaju sa stambenom isključenosti. Intervjui sa 22 žene koje doživljavaju stambenu isključenost provedeni su u pet gradova diljem Hrvatske. Raspravlja se o različitim kontekstima koji mogu ozbiljno ograničiti mogućnosti i izbore dostupne ženama u odnosu na njihove sposobnosti suočavanja. To uključuje sadašnja i prošla iskustva stambene isključenosti i beskućništva (bez krova nad glavom i bez doma), kao i nepovoljna iskustva iz djetinjstva, zlostavljanje i doživljeno nasilje, ekonomsku ranjivost i socijalnu isključenost. Ovaj rad dokumentira iskaze žena o njihovim svakodnevnim teškoćama i naporima da održe osjećaj smisla dok se suočavaju s kroničnim siromaštvom, poteškoćama i isprepletenim nejednakostima. Rezultati pokazuju da žene aktivno koriste strategije suočavanja usmjerene na problem, u kojima generiraju različita rješenja i nastoje promijeniti stresne situacije, češće nego što se oslanjaju na pasivne, emocionalno usmjerene strategije suočavanja. Ova holistička studija o dosad zanemarenoj skupini i nedovoljno istraženom temi generira nove pravce istraživanja te postavlja temelje za buduće studije s praktičnim preporukama za javne politike.

Ključne riječi: žene, isključenost iz stanovanja, suočavanje, beskućništvo, kvalitativno istraživanje