İstanbul Üniversitesi Sosyoloji Dergisi

RESEARCH ARTICLE

"If I get an ID card then maybe I might be able to find a job and move forward…"
Barriers to exiting homelessness in Croatia*

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Abstract

One of the main aims of this study was to generate in-depth understanding of the barriers that younger people face in their attempts to exit homelessness. The housing pathways approach is used to examine how experiences of homelessness are intersected by overlapping structural, socio-cultural, and individual dynamics that shape individual biographies across time. Using a structural violence framework, the methodical and often subtle processes through which social structures disadvantage and harm certain groups of people is explained. Research participants in this study included younger people experiencing homelessness and practitioners involved in the homelessness services. This qualitative, longitudinal study uses a combination of methods such as participant observation, fieldnotes, reflexivity, biographical interviews and walk-along interviews. Triangulation of all these methods identified three different barriers to exiting homelessness: i) structural; ii) socio-cultural contexts; and iii) intrapersonal. This article draws on interview quotes to illustrate the nature of these obstacles that manifest as social exclusion. It also relies on knowledge gained from long-term fieldwork that increased nuanced understandings of these dynamics and challenging processes that considerably constrain agency. It is hoped that this study will provide knowledge input for national policies, strategies and prevention programs to tackle vulnerabilities among excluded people experiencing homelessness.

Keywords: Barriers • Homelessness exits • Social exclusion • Structural violence • Constrained agency

*...in the very beginning, I didn't fight hard enough
to get out of homelessness. Clearly, housing is a driving force…
if I don't take some measures, I can't expect others to do it for me!
That means, for the most part, I blame myself.* (Niko, aged 36)

We first met Niko when he was 34 years old during the COVID-19 pandemic. He had been living on the streets and wagons in Zagreb for 11 months. Originally, he came from another part of Croatia 150 kms away, where he was formally employed for seven years, but lost his job due to a physical injury. Due to a hostile relationship with his mother as well as lack of support from his hometown he decided to travel to Zagreb by bike. He hoped for a more prospective future and aspired to obtain a valid ID, a secure job, housing and health insurance. To make ends meet, he did odd jobs in the grey economy, but it was never enough to secure, affordable housing. Being new to Zagreb, he quickly became friends with others in a similar homeless situation to cope with the everyday struggles of rooflessness, the most extreme manifestation of social exclusion. He suffered from serious depression, following the death of a close friend who was also experiencing rooflessness. Shortly afterwards, he also died at the age of 37.

In this article, we argue that Niko's death as well as many prolonged situations of homelessness that we have encountered in our fieldwork could have been prevented, especially among younger persons. The main aim of this article is to draw attention to the structural, socio-cultural and intrapersonal barriers that people experience in situations of homelessness. This is important work because relatively little is known about the experiences of younger people who encounter barriers in their attempts to secure housing and fulfil their other needs in Croatia. Understanding why Niko 'unrightly' blames himself in the quote above will be discussed in this article as we argue that this is often common when structural violence, which is often 'silent' and 'invisible' constrains individual agency making exits from homelessness unachievable.

Introduction

Homelessness is a violation of human rights, such as the right to housing as enshrined in the revised European Social Charter of the Council of Europe. Homelessness can also be a violation of several civil and political rights, such as the right to be protected against inhuman and degrading treatment and the right to private and family life, and in some cases even the right to life (see Opinion of the European Committee of the Regions 2022/C 97/06). Nevertheless, homelessness appears to be increasing across a considerable number of EU Member States[1] and there appears to be increasing numbers of young marginalized people becoming homeless (Busch-Geertsema,

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1   Studies have shown that homelessness is on the increase in Europe with the exception of Finland, reaching record numbers across almost all Member States (Serme-Morin 2017).

Benjaminsen, Hrast, & Pleace 2014; Serme-Morin 2017). Any effort to end homelessness by 2030, as stipulated in the Lisbon Declaration on the European Platform on Combating Homelessness and in line with the UN 2030 Agenda on the Sustainable Development Goals will require the active involvement of all levels of government, including local and regional authorities. Undeniably, homelessness in its broadest sense (i.e., rooflessness, houselessness, insecure housing and inadequate housing)[2] is an urgent societal problem that requires more scientific and policymaker attention at all relevant levels including local, regional, national, EU and worldwide levels.

Understanding homelessness

Homelessness is now widely understood as a part of social exclusion and is often linked to individual support needs and negative life experiences as well as to broader structural factors such as the nature of welfare regimes and variations in labor markets and in affordable housing supply (cited in Busch-Geertsema, Edgar, O'Sullivan, & Pleace, 2010). Scholars have asserted that social exclusion is the outcome of the failure of certain systems that promote civic, economic, social and interpersonal participation in mainstream society, leading to marginalization (Hodge, Dunn, Monk, & Fitzgerald, 2002, p. 459). Hence, rather than being narrowed to deviance or financial poverty, homelessness is increasingly being viewed as a component, expression or manifestation of social exclusion (Edgar, Doherty, & Mina-Coull, 2000; Edgar & Doherty, 2001; Kennedy & Fitzpatrick, 2001; Pleace, 1998) or as a process by which individuals and groups become isolated from major societal mechanisms providing social resources (Room, 1992). Homelessness has been defined as a complex social problem, resulting from a combination of housing and social exclusion processes (Edgar, 2012). Studies have shown that people affected by homelessness frequently endure exclusion and discrimination in their everyday interactions and within dominant institutions (Benbow, Forchuk, & Ray, 2011; Daiski, 2007). Gaetz, Donaldson, Richter and Gulliver (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, p. 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.

There is a consensus across many European and OECD countries that homelessness is the absence of a recognizable 'home', rather than just the absence of a roof (cited in Bretherton, 2020). Somerville (1992) aptly argues that homelessness is 'not just a

2 See FEANSTA (2005).

matter of lack of shelter or lack of abode, a lack of a roof over one's head' but a multidimensional phenomenon that involves deprivation across several different dimensions. These include: physiological (lack of bodily comfort or warmth), emotional (lack of love or joy), territorial (lack of privacy), ontological (lack of rootedness in the world, anomie) and spiritual (lack of hope, lack of purpose). It is important to recognize this multidimensional character because solutions to homelessness cannot be realized solely through the provision of physical structures but crucially all other dimensions must be addressed.

In this study, we treat homelessness as a situation/process and not as an identity. In other words, homelessness is an episode or episodes in an individual's life (a situation) rather than a defining characteristic of an individual (an identity). Thus, as an event in one's life, homelessness is not a static or a fixed state. Studies have clearly shown that homelessness tends to be dynamic with many individuals entering, exiting, and reentering homelessness several times (Jones, 1999; Koegel, 2004; Kuhn & Culhane, 1998; Mayock, O'Sullivan & Corr, 2011; Mayock & Parker, 2019; Wright, 2009). Further, we do not see people who are experiencing homelessness as passive victims of forces beyond their control, but as human agents who accumulate human, social, material, and financial capital which enable them to overcome the negative effects of structural factors (Cloke, May & Johnsen, 2010; McNaughton, 2008).

Conceptual frameworks

We draw on Clapham's (2002; 2003) concept of 'housing pathways' in which homelessness is understood as an episode or episodes in a person's housing pathway. This approach acknowledges that housing pathways are shaped by broader societal factors including policy discourses, structural inequalities and social services (Anderson & Christian, 2003). 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, p. 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 behavior" (Clapham, 2003, p. 123). Relevantly, Chamberlain & Johnson (2011, p. 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.

To explain inequalities, it is important to study individual experience and the larger social matrix in which it is embedded to see how various large-scale forces come to be translated into personal distress (Farmer, 1996). Scholars have emphasized the need to study the political-economic structural forces that are at work in different contexts

to broaden the analysis. These forces that constrain individual agency operate invisibly but are violent because they cause suffering and blame the powerless. First defined by Galtung, structural violence refers to methodical and often subtle processes through which social structures disadvantage and harm certain groups of people (Galtung, 1969). Referring to its invisible nature, he maintains that "structural violence is silent … [and] may be seen as about as natural as the air around us" (Galtung, 1969, p. 173). He explicitly linked structural violence to unequal power, especially "the power to decide over the distribution of resources," which results in "unequal life chances" (1969, p. 171). Extreme economic inequalities according to medical anthropologist, Farmer (1996) promote disease and social suffering that is structured by historically given (and often economically driven processes and forces) that conspire whether through ritual or routine to constrain agency. According to Rylko-Bauer and Farmer (2016), these structures are violent because they result in avoidable deaths, illness, and injury; and they reproduce violence by marginalizing people and communities, constraining their capabilities and agency, assaulting their dignity, and sustaining inequalities. As Farmer (2004) points out: 'Structural violence is violence exerted systematically—that is, indirectly—by everyone who belongs to a certain social order: hence the discomfort these ideas provoke in a moral economy still geared to pinning praise or blame on individual actors.'

The Croatian context

Homelessness as a social phenomenon and as a manifestation of social exclusion takes different forms depending on economic, political, legislative and social factors in each social system and context. Researchers have also reported that the scale, nature and causes of homelessness as seen in a particular national context might be substantially influenced by the predominant definition and conceptualization of homelessness commonly used in that context (Busch-Geertsema et al. 2010). Croatia, as a post-transition country experienced significant socio-economic and political changes in which economic reforms and political liberalization have transformed institutional structures, including social services, beyond recognition. As observed in all transition countries, there was a rapid and large growth in social inequalities (Bićanić & Franičević, 2005), which has increased vulnerabilities. Following the collapse of socialism, countries such as Croatia were literally unprepared for such a phenomenon as homelessness as there was a lack of resources and an understanding of the issue. Faced with a wide range of social problems and limited state capacity to address them, the social policy sphere became highly divided by particular interests where some social groups were able to mobilize and influence the public agenda and redistribution of social resources (e.g. war veterans, pensioners) while the problems of others (e.g. unemployed and citizens at risk of poverty) hardly entered the political agenda and remained mostly neglected (Dobrotić, 2016). Various estimates have confirmed that

the number of people experiencing homelessness in Croatia has been steadily growing since membership in 2013 according to homeless service records and observations.[3] To date, there is a relatively poor understanding about the processes and dynamic nature of homelessness as well as the nature of exits from homelessness in Croatia.

Several structural causes of vulnerability that contribute to increasing homelessness in Croatia are evident:

▪ The right to housing is not explicitly specified in the Constitution (Croatia, 2001) even though this is a basic human right. Instead, the Constitution stipulates that the state must ensure the right to assistance for weak, helpless, and other persons unable to meet their basic needs owing to unemployment or the incapacity to work (Article 57). Articles 35 and 62 refer to a dignified life and the promotion of the right to a decent life but do not make specific reference to housing.

▪ Up until 2011, homeless people had no legal status and there was no law that guaranteed their social inclusion. A relatively narrow definition now appears in the Social Welfare Act Article 15.14 *Official Gazette* 18/22, 46/22, 119/22, 71/23, 156/23.

▪ There are no national housing programs for vulnerable groups such as people experiencing homelessness.

▪ There are no national prevention programs, for example for those who were in state care as children and became homeless as adults or upon release from institutions e.g., from hospitals or prisons.

Method

This study uses a combination of methods within the social constructivist paradigm[4] with a heavy emphasis on ethnography. Advantageously, the use of multiple methods and data sources or triangulation offers opportunities to develop a comprehensive understanding of phenomena (Patton, 1999). For example, interactions over time during participant observation repeatedly corresponded directly with the semi-structured interview content or usefully identified differences or potential flaws in the research material collection and analysis. Participant observation, field notes, reflexivity, biographical interviews and walk-along interviews were the main methods used in this qualitative study. During participant observation, researchers watch what is happening, listen to what is said, observe reactions and interactions, ask questions and generally collect whatever data is available that might shed light on the issue being researched (Hammersley & Atkinson, 1983). In other words, participant observation

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3   See the Croatian Network for homelessness for current estimates.

4   Social constructivism argues that meaning is 'constructed' by those engaged in interaction – meaning that is shaped by the frames participants bring to their encounters (Goffman, 1959).

allows the researcher to participate in the everyday life of a group and observe the actions, behavior and language used by them in their natural setting. We aimed to capture the daily experiences of people experiencing homelessness by 'being there' and experiencing 'their worlds' first-hand (Agar, 1997; Gubrium & Holstein, 1997). To add context and depth to data collection (Baxter & Eyles, 1997) taking field notes and engaging in reflexivity are important because this allows researchers to reflect on their feelings and values as well as stimulate critical thinking (Cowles, 1988; Drew, 1989; Lamb & Huttlinger, 1989; Yong, 2001).

Fieldwork with people experiencing homelessness was carried out in two larger cities in Croatia: Zagreb and Split (e.g., at day centers, during outreach work, at train and bus stations, at the market, at squares, in abandoned buildings, in parks, cafes, homeless shelters, etc.) from May 2019 until the end of 2023. For this article, we have chosen a smaller cohort of younger persons from a larger sample to illustrate the obstacles people face while homeless regardless of their age (<40) and capacity to work. Fourteen persons participated in the first round of interviews and five persons participated in a second round of interviews. Together with participant observation, this was very valuable because longitudinal biographical research enables the construction of multiple biographies by simultaneously mapping change in other significant domains of experience (including, for example, personal, social, employment, health, housing, legal and family circumstances). This sample size does not aim for representativeness but rather for marginalized voices to be heard (Creswell, 2009) and reflects the study's emphasis in depth over breadth and documenting the range of experiences rather than their distribution (Bernard, 1994; Geertz, 1973). To grasp how structural violence is understood locally, researchers have shown that it is crucial to study how those affected by poverty, exclusion, and discrimination respond against or adapt to these assaults (Bourgois & Scheper-Hughes, 2004). By using biographical (life story) interviews, the intention was not to place too many preconceived ideas into the interview. For May (1993), this is a means for exploring the 'truth', by finding out what people actually did and what actually happened instead of what experts think they did or think happened to them. Chamberlayne, Bornat, and Wengraf (2000) argue that biographical interviews are a rich source of information from a historical, present-day, social policy and individual (agency) viewpoint and that they are also useful for understanding the choices that people make in the light of the constraints and assumptions placed on their lives.

Themes in the first round of interviews included: their life story, current situation, previous life experiences; a typical day; concerns; difficulties, threats, obstacles to exiting homelessness; positive experiences; help/support; self-care; social contacts/reactions; and plans. Themes in the second round included: Important changes related to their living situation, housing situation, everyday life and COVID-19; open-ended

questions; sense of belonging/not belonging; social inclusion and pathways out of homelessness. We also carried out walk-along interviews with three persons who showed us their everyday routines and experiences or places of significance and familiar contexts. Our research questions related to meanings of place(s) in everyday lived experience, routine practices and experiences, feelings of belonging/non-belonging, safe and dangerous places, typical days, the nicest/hardest part of each day and seasonal differences. Interviews were recorded and transcribed verbatim to increase the credibility and reliability of the results and to ensure accurate quotations.

In a holistic way, we were also interested in talking to practitioners working in the field of homelessness services. Although protocols for interviews were individually tailored depending on the interviewee's field of expertise, there were some common themes. For example, their definitions and understandings of homelessness and social inclusion in Croatia as well as their recommendations for improvement of homelessness services. Interviews with experts (25) included: social workers (at social welfare centers, shelters, NGOs, hospitals), police, volunteers, representatives of associations, medical experts, representatives of religious communities and from the Ombudswoman's Office.

Ethical considerations

This study aimed to conduct dignified research with people experiencing homelessness that is non-exploitative by considering ethical complexities and dilemmas at all stages of the research process (Cassell & Jacobs, 1987; Cloke, May & Johnsen 2000). To address many of the concerns regarding trust, privacy and confidentiality, appropriate and carefully designed methods were used to reduce risky implications for participants. Since this is predominately work with marginalized populations, some pertinent issues included: informed consent, minimal risk, use of incentives, balancing respect for privacy with participants' well-being, use and abuse of data (see Koller, Raffaelli, & Carlo, 2012). A clear, straightforward explanation about the envisaged research was given to each research participant summing up the purpose and nature of the project (information sheet with contact information) and their rights as research participants (to anonymity/confidentiality, to ask questions, etc.). Names were changed by using pseudonyms or in some sensitive cases two pseudonyms were used for the same person. This research was approved by the Ethics Committee at the Institute of Social Sciences Ivo Pilar

Analysis

Interviews with practitioners and people experiencing homelessness were digitally recorded and transcribed verbatim. Subsequently, transcripts were initially checked by each research interviewer followed by research team members for accuracy. Some research participants requested authorization, and any requested omissions were made

prior to analysis. All research materials were coded using the Atlas.ti software package for qualitative data analysis by several team members, which enabled greater credibility. Interviews 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 & Clarke, 2006, p. 97). Apart from making sense of qualitative research materials, 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, MacQueen & Namey 2012, p. 16). Following Braun and Clarke's (2006; 2022) a six-phase analysis was carried out to identify themes and present results. This included data familiarization, coding, initial theme generation, theme development and review, theme refining, and writing up. 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 & Clarke, 2006, p. 87). In sum, this analysis involved a close reading and evaluation of the research materials, creating initial codes to identify common themes and distinguish the participants' stories, with the aim of understanding the phenomenon from their perspective. As this research was conceived in a holistic way, interviews with practitioners gave us the opportunity to compare the research materials to check for any contradictions or inconsistencies. This analytical method enabled the drawing out of patterns, emergent and interrelating themes, as well as the meanings, including the selection of supporting quotes from the original data (Braun & Clarke, 2006; Creswell, 2009). The analysis was inductive, allowing themes to emerge from the data, which in this case was preferred over a "top-down" approach. The aforementioned process resulted in the identification of three main themes: (1) structural barriers, (2) socio-contextual barriers and (3) intrapersonal barriers noted by both research participants and practitioners. In particular, the first two barriers were prevalent in the research materials with several sub-themes that are key to understanding how pathways out of homelessness are complex and challenging.

Sample

In this study, we used purposeful sampling to yield insights and in-depth understanding rather than empirical generalizations (Patton, 2015). Apart from 25 practitioners in

homelessness services, we included 14 persons experiencing homelessness under the age of 40 (10 men and 4 women with an average age of 34).[5] Our focus in this study was on both younger men and women experiencing rooflessness (i.e., living on the street, abandoned buildings, night/emergency shelters) or houselessness (i.e., living in 24-hour homeless shelters). Contact with our research participants was often through non-governmental organizations that provide homelessness services. Research team members were often engaged as volunteers on a weekly basis at some of these organizations, which facilitated trust and generated many field notes that increased our understanding of the various types of barriers that people face to exit homelessness. At the time of writing this article, nine persons are still in some form of homelessness. As mentioned in the introduction, one of our research participants tragically died and the remaining four participants were managing in some form of accommodation when we last contacted them. However, it is important to emphasize that these are still very unstable and unsafe housing situations (i.e., a type of homelessness according to the ETHOS definition) where they are at high risk of experiencing homelessness again (i.e., rooflessness or houselessness). For example, one woman was planning to live with a former partner awaiting release from prison while living with another, another presently lives in a private rental that she can only afford while employed in a temporary job, while another is in a rental paid by his mother with whom he has estranged relations. Only one participant is currently in stable accommodation following employment, marriage and fatherhood.

Findings

Structural barriers

Findings from this study show that people experiencing homelessness frequently encounter structural barriers that affect their opportunities to exit homelessness in a sustainable way. Their narratives consistently echoed disillusionment and frustration particularly if they had been in contact with multiple systems of intervention throughout their lifetimes. Six of the study's research participants had spent time in institutional care while growing up and nine persons reported some contact with the criminal justice system (5), drug treatment services (3) and mental health services (1). In many cases, their subsequent homelessness after leaving these institutions evidently reflects systems failures (see Gaetz et al. 2013) when systems of care and support fail, requiring vulnerable people to turn to homelessness services rather than being prevented by mainstream services. The structural barriers identified in this study include: i) the inadequacy of services; ii) bureaucracy of services; iii) shelterization; iv) legal issues; v) unaffordability of housing; vi) employment challenges; and vii) discrimination. Most of the practitioners that were included in this study also expressed similar sentiments that correspondingly support these findings.

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5   More specific demographic information will be provided in the cited examples.

The inadequacy of services

Some of the sub-themes related to the inadequacy of services included a lack of suitable services to facilitate more efficient exits from homelessness, inaccessibility, lack of coordination between services, and irregular financing of services. An underlying reason for these deficiencies can be attributed to what practitioners at the local level succinctly summarize as systemic neglect. In the words of a social worker at an NGO, "*homelessness in Croatia is invisible and not recognized as a 'real' problem.*" Correspondingly, some think that the State should assume more responsibilities: "*if this is a welfare state, it should also take care of its citizens.*" A volunteer with an academic background sums up this insufficiency and inertness in the following way:

> D.V.T.: *So, my conclusion is, it's not that we don't work on it in our society, but I think that it's done in insufficient quantity, that it's done rigidly, bureaucratically, there needs to be a lot more flexibility and risk. In general, the problem is insufficiently dealt with in our country, decision-making is poor. It is better to make a decision even if it is wrong than wait for a long, long time, then the problems pile up, you sweep them under the carpet… The longer you close your eyes to it* (referring to homelessness), *things pile up and one day you may have what could be called a social bomb.* (volunteer)

Reference to inaccessibility and a lack of coordination between available services was also made by several practitioners, which makes it more challenging for persons with complex needs to exit homelessness. Irregular financing was also mentioned as an overarching problem by a social worker at an NGO that works closely with younger persons experiencing homelessness in a transitional housing project where continuity and stability are of vital importance.

> A.H.: *...there are no institutions where people with mental health issues can get adequate help. It often happens that they wander around the cities, they don't know where they are going, what they are going to do with themselves, they can't get a job, and they don't have anyone...* (counselor at NGO)

> V.T.R.: *We often depend, I say, on the will of the ministries, on the announcement of tenders. For example, this transitional housing project expires in October and it is quite uncertain whether a tender will be announced and when it will be announced. If it is not announced within a month, it is very likely that we will have to say goodbye to our current users who joined us three weeks ago, because unfortunately, we cannot… we will not have any finances to continue this project.* (social worker at NGO)

Likewise, some research participants were very critical of state-run services because they recounted that they did not know where to go for help, had been denied services and had encounters with unsympathetic and unhelpful staff. For example, Leonardo aged 23 and his brother grew up in children's homes and foster families and have been in and out of homelessness in different cities since the age of 19. They both expressed a lack of faith in the service system and mostly rely on help from volunteers and donations.

Leonardo: *The Center for Social Welfare doesn't solve anything for me and my brother, we turned to them for help, they simply refused us and told us to fend for ourselves, that we are of legal age.*

Bureaucracy of services

Practitioners/volunteers also cite bureaucracy and difficulties of getting informed about one's rights and finding one's way in the existing system:

D.V.T.: *I think that it's all too bureaucratized. No homeless person now has a laptop in his pocket, so that he can immediately make a request and send it by email. You see, there should be greater flexibility, to make things easier, to speed things up.* (volunteer)

The founder of an NGO that focuses on helping people with administrative procedures that can be quite overwhelming criticized the bureaucracy of available services. With previous first-hand experiences of long-term homelessness, he knows exactly how challenging the waiting and confusion associated with applying for entitlements and services can be:

M.M.: *It has happened to me a million times… whatever I need, I get a form and I have to fill it in, ummm... First of all, those forms are unnecessary, they are so complicated. But there is no one to guide you, no one to tell you: "No, it's spelled like this, and that's spelled like this, you need that, and this...". No one, no one, so you have to knock on doors by yourself a hundred times.* (Founder of NGO)

Shelterization

This barrier underlines the problems of institutionalization and that 'one size does not fit all' especially among those who have complex needs. Our findings show that people often stay longer than six months (as stipulated by the Social Welfare Act) and that shelters often do not resolve their situations of homelessness but can perpetuate homelessness and make it cyclical. Shelter workers also mentioned that people in shelters are often geographically and socially isolated and that it is impossible for them to make other connections that would facilitate exits. In the following quote, a social worker argues that institutionalization in shelters is not conducive to exiting homelessness because the environment of shelters is not stimulating but makes people more passive. Alternatively, she promotes transitional housing or day care centers in which people can get individualized support until they can make an independent exit:

V.T.R.: (referring to a shelter) *it's just an environment that demotivates you… something that is not normal becomes normal because you are not alone in it, there are other users, you are no different, they are all homeless, it becomes normal for you. I think that, in fact, institutionalization prevents people from exiting homelessness… So, don't institutionalize people, don't put them in institutions, because that's basically how they marginalize themselves, they're all put in one basket. Services should be adapted to users, services that will include them in the community. That's how I understand social inclusion. Not to put people in some big systems where they get lost, but to adapt services to those people.* (social worker at NGO)

Legal concerns

Practitioners often mentioned barriers in the form of legal obstacles for people experiencing homelessness and the need to change the laws regarding personal identification documents and their reliance on addresses to realize rights. Without an ID card, people struggle to apply for benefits, jobs, health insurance, housing, opening a bank account, voting, etc. and even entry into some institutions. In other words, an address is vital for people experiencing homelessness to access and engage with the services they need. In a related way, people in a homeless situation without a valid ID mention obstacles related to employment and housing as well as the criminalization of homelessness.

> V.H.: *personal documents, means problems related to residence, they often don't even have health insurance, and so, um... It means that they are outside the system.... But it is sometimes difficult because they come to us from various parts of Croatia and if they have a place of residence in another city, they cannot exercise their rights in Zagreb. That's a big problem. They come to Zagreb thinking that they will solve their situation, that it might be easier to get a job, etc. But everything is based on that registration of residence, and it is very rare to find someone who will register them*. (frontline worker at NGO)

> Niko: *If I get an ID card then maybe I might be able to find a job and move forward, somehow, if necessary, even without housing... somehow getting through that month and eventually getting some money and then I could get off of the street…*

> Niko: *Well, definitely, let's say I would remove Article 11, or whatever it is, for vagrancy. This is one of the worst things in our law.*

Unaffordability of housing

Both practitioners and younger persons experiencing homelessness articulated a strong awareness of housing market conditions and repeatedly emphasized the lack of affordable and adequate housing, particularly for persons on social welfare benefits. This effectively hinders their efforts to exit homelessness in a country that lacks social housing and has a high-cost, competitive rental market.

> A.H.: *We really don't have housing. Not everyone is for a shelter and not everyone is for emergency accommodation and there is a lack of social housing.* (counselor at NGO)

> E.F.: (referring to affordability of housing) *I don't think anyone can live on social benefits that are not satisfactory. So, I think that a lot of things need to change, primarily for the state to take responsibility, then a lot of things could be done.* (social worker at NGO)

Employment challenges

Practitioners in this study emphasize the importance of employment as a vital measure to reduce homelessness and exclusion. Our findings convincingly show that people in a situation of homelessness often find themselves in circumstances that make

finding/keeping a job especially challenging. They also encounter exploitation and discrimination because of their homeless status (that they often try to hide), institutional histories, prison records and gaps in formal employment.

A.H.: *For example, employers always ask for a certificate, a diploma from schooling. If a person lives in such conditions, he does not have these documents with him. Sometimes it is difficult to get that document, you have to make a special request, you have to wait for months, you have to pay separately for a copy. So, some very basic things are a big problem for them. It's hard to go to work in dirty clothes, if you haven't showered in a while, you can't come to a job interview like that... so I don't know from a park bench to work that is physically difficult and then back to the park bench. Ok, you can last two days but on the third day you probably won't be able to last.* (counselor at NGO)

Niko explains the centrality of housing because if employed in a situation of homelessness, he would not be able to use shower and food services because they are only open during the day at certain times.

Niko: *the biggest problem is that if you don't have a place to stay, you can hardly find a job. I can find a job ad, but I can't get a job because I don't have the basic conditions to be able to go to work, I can't take a shower, I can't use soup kitchens, you'd have to practically live without food, hygiene, which is impossible.*

Discrimination

The need to raise awareness among staff in the services and the general public was identified as a way to eliminate prejudices and discrimination towards people that thwart exits from homelessness. The following quote refers to how people experiencing homelessness are often blamed for their situations by those who should be responsible for their welfare. In addition, any attempt they make to exit homelessness (e.g., by securing accommodation) is often unachievable because of the interplay of barriers (i.e., discriminatory attitudes and lack of finances).

A.H.: *...the problem of awareness... yes, it should, not only be raised among citizens, but also among those who work in the system, they* (referring to people experiencing homelessness) *are often discriminated against by the system, they are blamed for their homelessness. Sometimes when we speak on their behalf, for some of their rights, we also hear: "it's their fault that they are homeless, what do they want now?". So... sometimes even the people who should be first in line to help, often don't help… Or when we are looking for housing, currently the situation in Croatia is very bad, we look for apartments that are cheaper, that are more suitable for them, they have to be employed, young, students to get an apartment, they are always asked where their money comes from, if they say that it's from social assistance then it is out of the question, or if they say that they previously lived on the streets and have nowhere to go… it is out of the question, it is... very, very difficult, here, there is a lot of discrimination and it is quite challenging to actually work on raising awareness.* (counselor at NGO)

Niko advocates that people should be more informed about how difficult it is to live on the streets and that for many "*homelessness is not a life choice!"* Nataša would like more rights and respect; she thinks that those who are roofless, without any income or help are more entitled to *"more respect and less judgement"* because they must manage on their own.

In sum, all these structural barriers engendered a strong sense of disempowerment and uncertainty in younger people who struggle to exit homelessness. Many felt that they had no control over their everyday lives and futures and that they were *fixed in mobility*, a condition that impacts on both everyday life and possible futures (Jackson, 2015).

Socio-contextual barriers

Three types of socio-contextual barriers were identified in this study by both practitioners and people experiencing homelessness that also act as obstacles to exiting homelessness. The first is a lack of personal resources, the second is interpersonal relations while the third is the street context.

Lack of personal resources

Chronic poverty and financial self-sufficiency were common among younger people experiencing homelessness in this study. Practitioners recounted the everyday challenges they face in situations of homelessness with a lack of personal resources. In the words of one social worker: "*apart from a roof, they often lack income, food, clothes, shoes… they don't have security, life security like other* people… *they don't know where they will be tomorrow and how they will be tomorrow*. This quote underpins that they lack control and security in their lives when living in poverty. Another social worker notes their lack of motivation (intrapersonal barrier) when confronted with financial hardship: "*they are burdened by blockades, debts, foreclosures. It's pointless for them to go to work when the bank eats up a large part of their income*!"

Interpersonal relations

Practitioners explain familial and caregiver relationships are often ruptured during homelessness, which is traumatic in and of itself and further hinders exits from homelessness. With limited social support, our findings confirm that people experiencing homelessness become detached and isolated from mainstream society.

V.T.R.: *Lack of family support is difficult when you are alone. It's hard when you don't have someone who believes in you and who will help you, it doesn't have to be financial, but morally, psychologically. It's hard without a family, and they often either don't have a family or have broken families or have certain mental illnesses, and sometimes they are not even able to create a more serious, let's say, social network because of their condition, and that simply prevents them*

from leaving the shelter at all. I would say they don't have enough support! (social worker at NGO)

According to a frontline worker, spiritual support is also crucial: "*Someone who will provide him with understanding, love, so that he understands that 'someone' is there with him.*" Many in this study highlighted the importance of being heard by others in society in the absence of social support. Nataša emphasizes the importance of communication when she says: "*So it's enough to listen, you don't have to give absolutely anything…, let that person relieve himself, how he feels, how he copes…*" Referring to family and friends, Katica recounts how she never had any foundations to build on. She is now in her late 30s and was seriously neglected by her parents who were alcoholics. She left her parents' home at the age of 18 and managed to find housing until the age of 30 when she experienced homelessness for the first time. Since then, she has had very unstable living situations in homeless shelters, in abandoned buildings and in trams. She expresses despair and concern because she says that she can no longer manage on her own.

> Katica: *…when you don't have anyone, and to make it through life, to survive somewhere in terms of dignity and to build everything by myself, it's not easy... I simply can't take care of myself anymore, achieve everything... And this way it's much more difficult when you have no one and you have to take care of everything by yourself... when you do not have a job… It's hard when you have to do everything yourself.*

Street context

Even though we know that younger people in our study have limited supportive networks, we also know that they do not experience homelessness alone. People experiencing homelessness, particularly rooflessness quickly form relationships with each other. Practitioners conclude that these social relations, often characterized by instability often prevent exits from homelessness.

> A.H.: *when they are segregated into a shelter, when they are surrounded by people who may be in a worse situation than they are, I mean in a shelter, apart from the fact that there is...anyone can be found there… those who were prisoners for half of their lives, who are violent, aggressive, who drag other people to the bottom, it makes it difficult for a person to get out of that circle. We call it a vicious circle, because a person only hangs out with people who are somehow in the same problems, he doesn't get any motivation from his environment to come away from these problems.* (counselor at an NGO)

Findings show that any person who successfully exited homelessness albeit temporarily attempted to distance themselves from their former 'way of life' and peers. Instead, they make deliberate efforts to establish positive and empowering social relationships since these past associations often involved substance use, alcohol consumption and criminal activity. Besides, establishing new connections with past peer relations might hinder the stability of their current living situations. As Antun

recalls when referring to his previous experiences of rooflessness and what can prevent a sustainable exit from homelessness: "*Relations with people. They pull you back the most. They literally pull you back, they don't do it on purpose but...*"

Intrapersonal Barriers

As an introduction to intrapersonal barriers, it is important to point out that more than half (9) of the people included in this study had early exposure to significant adverse experiences during childhood. Based on their narratives, we believe that these adverse experiences were not adequately prevented or treated reflecting systems failures. These included physical, sexual and emotional abuse; neglect and abandonment; parental mental health issues; parental addictions; dysfunctional families; growing up in institutions; homelessness during childhood; and socio-economic disadvantage/ poverty. These complex trauma histories undeniably have impacted on all areas of their lives including their capacities to exit homelessness.

In this study, we observed that mental health challenges (often left untreated reflecting a structural barrier) impact on people's ability to be resilient and resourceful. They often experience shame, social exclusion and isolation, which significantly hinders exits from homelessness. Faced with these challenges, some practitioners mentioned a lack of motivation among people who had been experiencing homelessness for a long time. According to a former homeless person, many experience mental breakdowns that considerably constrain their agency and devastates their sense of dignity.

> M.M.: *Why do they stay homeless for such a long time? Precisely because there are very few people who have a strong psyche. Very few people. And they stay homeless for a long time because they are mentally broken. They don't want to get up anymore, they just don't want to... many have a chance to get out, but they don't want to anymore because they are broken. The problem is in, in this, in the human psyche.... I keep trying to explain it, I've been trying to explain this for 5 years: the material situation is not such a big problem for these people as it is when they lose their dignity... That's the problem, so the problem is that when a man is a year, or two, or three on the streets, he is destroyed, he is ... his psyche, his depression is so, so severe that it is so difficult... People get lost, and some, especially, um... many these people end up with severe mental problems, schizophrenia, bipolar disorder, sociopathy...* (NGO leader)

Practitioners also reported that many younger people experiencing homelessness lack several life skills including money management, paying bills, budgeting, cooking, and washing/cleaning required for independent living. A volunteer explained that if someone and hasn't had a job for 3-4 years and lives on the street, one loses these work habits: "*you can't expect him to switch on the next day and work perfectly.*" Relying on his own first-hand experiences of homelessness, a NGO founder explains that people in homeless situations 'lose' some essential life habits that were once meaningful.

M.M.: *Because these people lose their communication habits, they lose their work habits, they lose their hygiene habits. I was homeless for three and a half years… I want to tell you that you destroy these habits over time, over time you destroy something that once meant something to you. No matter how strong you are inside, your psyche…* (NGO leader)

Discussion

Our study shows that successful pathways out of homelessness are complex and very rare even among younger people considering their age and capacity to work. Any pathway out of homelessness was frequently characterized by a succession of insecure and inadequate housing arrangements as well as ongoing cycles of instability and uncertainty. Financial insecurity, mental health issues as well as a sense of social isolation easily reopened pathways into homelessness. Inspired by the work of Sample and Ferguson (2020), three barriers (structural, socio-cultural contexts and intrapersonal) to exiting homelessness were identified in this ethnographic study. The qualitative, longitudinal nature of this research and its sensitivity to context clarified structural and social processes that impact on younger people's homeless situations. Narratives from both practitioners in the homelessness services and younger persons experiencing homelessness confirmed heightened awareness of these challenging barriers. Cited examples show how these barriers often overlap and interact creating a greater sense of powerlessness (e.g., to change their situation of homelessness or the system) between both those experiencing homelessness and dedicated practitioners. These overlaps and interactions inevitably shape processes such as social exclusion and isolation as well as the risk of becoming embedded into a situation of homelessness. This study also attempts to make sense of their circumstances and their "constrained choices" (Veness, 1993) by considering the interplay of challenges they encounter when they try to move out of a situation of homelessness. These "constrained choices" are often driven by structural conditions beyond their control that inevitably keep them entrenched in a situation of homelessness. This work acknowledges this "constrained" agency where younger persons experiencing homelessness have very restricted options under difficult circumstances rather than seeing them as "passive victims".

Further, we do not adopt an underclass approach (that sees persons experiencing homelessness as deviant or blames them for their homelessness/exclusion) but attempt to expose the barriers and instances of structural violence that are 'the hardest to perceive because they are taken for granted' (Scheper-Hughes, 1996, p. 889). The structural violence of inadequate social services and welfare, bureaucratic services, unaffordable housing, employment challenges, discrimination, etc. operate invisibly and relentlessly punish vulnerable persons. Clearly, these are processes and forces that conspire to constrain their agency and these power imbalances frustrate individuals as well as multiply and prolong the hardships of homelessness. By using structural violence as a conceptual concept, we do not accept "traditional explanatory models

that narrowly focus on individual" causes relating to "behavior, attitudes, and cultural values of vulnerable persons or groups" (Rylko-Bauer & Farmer, 2016, p. 57). Alternatively,

"[t]he analytic framework of structural violence focuses attention on mechanisms that support poverty and other forms of inequity, highlights the interdependence of these structural factors and their relationship to other forms of violence, and identifies the ways by which they cause unequal distribution of harm" (Rylko-Bauer & Farmer, 2016, p. 63).

Using this framework, we argue that Niko or any other person experiencing homelessness is not to blame for their circumstances. To support this argument, we draw attention to examples of structural violence that are often 'silent' and 'invisible' (see structural barriers) but effectively constrain agency, cause suffering and blame the individual. In Niko's case, this unfortunately resulted in his death that could have been avoided. In reference to other cases, this study gives ample evidence of ongoing suffering and marginalization among younger people experiencing homelessness and how this situation constrains their capabilities and agency, assaults their dignity and sustains inequalities.

Our research has shown that each person has a different story to tell and different challenges (rooted in contexts of personal difficulties, trauma, violence and marginalization) to overcome. Although younger people experiencing homelessness do not form a homogenous group, some common characteristics are often identifiable. These commonly include poverty, unemployment, physical and mental health issues, adverse childhood experiences, substance use, family breakdowns, and/or stigmatization/discrimination. The early and ongoing lifetime exposure to trauma and victimization represents a persistent concern in their lives, given the scale and scope of this suffering reported by research participants in this sample. However, their accounts also reveal that this has not being sufficiently and methodically addressed by services in all domains. For example, our results confirm that services do not adequately meet the needs of persons who have complex needs. Multiple issues such as mental illness and alcohol/drug/gambling addictions are often left untreated, which makes successful and sustainable exits from homelessness unattainable. Clearly, ongoing intensive supports that is trauma-informed, person-centered, empathetic and compassionate are required. This gap is important to address because information on their typical days reveals that they are constantly moving to meet their very basic survival needs, which often produces fatigue and disillusionment for them. With little daily activity that is socially meaningful or fulfilling, they undeniably have more time to reflect on their current circumstances and former traumas. Significantly, these types of experiences have been identified as a "persistent form of social suffering" (O'Neill, 2014, p. 26) and could effectively prolong periods of homelessness and prevent exits. Finally, considering the multi-dimensional nature of homelessness, effective responses to

homelessness require an understanding of the complexity of the issue. Clearly, its solution requires unique arrangements of residential and non-residential supports but also an understanding how people can be systematically pushed along paths of instability and uncertainty.

Limitations

This research, conducted in two Croatian cities, is not representative of all younger persons experiencing homelessness in Croatia because we have enough research evidence to know that people experiencing homelessness are a very heterogeneous group with a range of experiences. Therefore, any attempt to draw conclusions from these findings should be made with caution. Similarly, we worked with a small number of persons and understand that findings from a relatively small sample cannot be generalized to the population in the traditional sense. Nevertheless, they provide rich contextualized research materials on personal experiences and lead to a better understanding of how individuals who have first-hand experiences of homelessness perceive the role and interplay of individual and structural factors that that make exits from homelessness more challenging. These research findings are also supported by practitioner perspectives, which gave us the opportunity to compare the research materials if there were contradictions or inconsistencies. However, it should be noted that some of these practitioner perspectives may be partial because they are from representatives of non-governmental organisations that have been our partners from the outset of this project.

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