
Homelessness and Social Exclusion in Croatia

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› **Abstract_** *Homelessness is a relatively new phenomenon in most Croatian cities and has been largely ignored by policy makers and social scientists. This paper is based on the research outcomes of a qualitative research project that aims to contribute new data on a previously unresearched social group in Croatia and respond to the urgent need for a fuller understanding of the perceptions and experiences of homeless people in Croatia. The project's holistic approach takes a broad ecological and gendered perspective, viewing an individual's homelessness within larger processes in society. This paper has a social exclusion focus with the intention of identifying the disadvantages that homeless people in Croatia face. Following a brief description of their demographic characteristics, the implications of their material poverty will be discussed. The paths and consequences of (repeated) periods of homelessness and how it reflects on the individual's social well-being will then be examined. The findings show that homeless people in Croatia are disadvantaged in multi-faceted ways that inevitably hinder their routes out of social exclusion.*

› **Key Words_** *Homelessness; social exclusion; Croatia; qualitative research*

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Homelessness and Social Exclusion

Rather than being linked to poverty or deviance, homelessness is increasingly being viewed as a component, expression or manifestation of social exclusion (Pleace, 1998; Edgar et al., 2000; Edgar and Doherty, 2001; Kennedy and Fitzpatrick, 2001), as a process by which individuals and groups become isolated from major societal mechanisms providing social resources (Room, 1992). It has been noted that having a roof over one's head is 'a gateway through which we connect to our immediate environment and society at large. It reflects social status, belonging to community, a centre to gather with friends and family and has a direct bearing on the extent to which we experience social inclusion or exclusion' (Chisolm, 2001).

Since poverty alone is too static a term and is often too narrowly understood in terms of income, this study uses the social exclusion concept, which takes into account more dimensions of people's lives and the dynamics that affect people's situations over time. Clearly, belonging to the socially excluded is well beyond the mere experience of being poor. Whereas poverty is essentially an economic concept denoting lack of disposable income, exclusion entails a relative loss of social and political rights (De Venanzi, 2003, pp.474–5). As Wright (2005, p.926) purports, people 'become' homeless because they are socially constructed as unworthy of the rights of citizenship that others enjoy and because their very being is defined as existence on the economic, social, cultural or political fringe. Thus, social exclusion, broadly defined, implies exclusion from formal citizenship rights, the labour market, educational opportunities and participation in civil society and social arenas.

While social exclusion remains a highly contested term, Kennedy and Fitzpatrick (2001, p.2003) propose that commonalities can be identified in the definitions and most imply that:

- Social exclusion is a multidimensional concept that embraces income poverty but is broader: it also encompasses deprivation across social, economic and political spheres of life.
- Social exclusion is concerned with the processes that sustain disadvantage. The socially excluded are those whose long-term life chances are severely restricted.
- Social exclusion is often, but not necessarily, concentrated in particular neighbourhoods and social groups.

Silver (1994, p.539) argues that the meaning of social exclusion depends on the nature of the society, or the dominant model of the society from which exclusion occurs, and it varies in meaning according to national and ideological contexts.

The Post-Transition/War Context

Homelessness as a social phenomenon and a sign of social exclusion takes different forms depending on economic, political, legislative and social factors in a given social system and context. Post-transition countries have experienced significant socio-economic and political changes in which economic reforms and political liberalisation have transformed institutional structures, including social services, beyond recognition. The elimination of job security and security of tenure, the explosion of public utility prices, the disappearance of workers' hostels and the decrease in hospital beds, amongst other things, have led to an increase in homelessness in the larger cities of Eastern and Central Europe (Hertting et al., 1999).²

A rapid and large growth in social inequalities has been observed in all transition countries (Bićanić and Franičević, 2005). Many citizens were unprepared for these changes, which jeopardised their 'cradle to grave' security and seriously affected their well-being in the post-transition period. Social policy was part of the ideology of socialist countries; it was integrated into the political systems and was part of the political rhetoric. Many of the advantages enjoyed during socialism³ (e.g. full employment, social security, food/flat subventions, free health care, free education, gender equality) were lost or transformed, which increased vulnerabilities.

The transition phase from a socialist to a market economy was further complicated by the war in Croatia (1991–1995), which had a devastating impact on Croatia's economic and social fabric and was characterised by hyperinflation and a decline in output, especially industrial output, depreciation of the country's currency, increasing rates of unemployment, higher levels of poverty and the growth of an informal economy (UNDP, 1997). This 'produced' an enormous population of poor unemployed persons, displaced persons and refugees who were dependent on relatives, friends, humanitarian organisations and the state. Moreover, there was a marked lack of non-governmental organisations in Croatia in the early 1990s to alleviate these problems.

Unfortunately, very little data is available on the social inequalities that were exacerbated, and the poverty that emerged, prior to and as a result of these changes. Survey-based social statistics were not developed in Croatia in the pre-transition period as the collection of data on inequalities during socialism was considered to be unnecessary and was largely ignored by policy makers. Correspondingly, hardly any media attention was given to these themes and any attempt to document

² Similarly, as the experiences of newer EU member states have shown, the latest transition (integration) has increased the number of homeless people in Europe. Candidate country status was granted to Croatia by the European Council in mid-2004.

³ Social policy under socialism repeatedly rewarded those classes that showed themselves to be politically loyal, while social rights themselves remained an unachievable ideal (Novak, 2001, p.111).

inequalities was hidden from public view. In any case, following the collapse of socialism, countries were literally unprepared for such a phenomenon as homelessness as they lacked resources and an understanding of the issue.

Thus, knowledge about the incidence and scope of poverty and social exclusion in Croatia is very limited, with little academic research conducted on the topic before the late 1990s.⁴ Many vulnerable groups have either not been sufficiently covered by research or are too small or hidden to be included in large-scale surveys (e.g. homeless people). There is very little data available to date on poverty dynamics in Croatia, on how long people remain in poverty and on what happens to them during that period.

State of Affairs for Homeless People in Croatia

In a context of economic transition/recession and high unemployment, political agendas that focus mostly on financial savings often translate into cutbacks in social services for the most vulnerable. There are also a number of structural causes of vulnerability that contribute to increasing homelessness in Croatia:

- The right to housing is not explicitly specified in the Constitution (Croatia, 2001) even though this is a basic human right.⁵
- Only one per cent of GDP is reserved for the unemployed and the poor (Babić, 2007); almost all homeless persons struggle to make ends meet as they are not part of the formal economy.
- Homeless people have no legal status and there is no law that guarantees their social inclusion.⁶ This situation creates enormous problems for persons with no address, since a legitimate address is a precondition for most civil rights and social benefits (including access to housing, formal employment, medical insurance, education, unemployment and other social benefits and the right to vote).

⁴ There have been a few studies on poverty and/or social exclusion since transition (see World Bank, 2001 and 2006; *Poverty Monitoring Study*, 2004; UNDP, 2006).

⁵ Instead the Constitution states 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.

⁶ There is no official definition of homelessness in Croatia, which makes it particularly difficult to acknowledge the growing number of homeless citizens; the true number may remain unknown if homelessness is narrowly defined.

- Since homeless people are inadequately represented politically, their needs are not being met and it is unclear who is directly accountable for their welfare.
- There are no national housing programmes for vulnerable groups such as homeless people.
- There are no national prevention programmes, for example for those who were raised in institutions and become homeless as adults.

These are all factors of prevailing social exclusion that make the exit from homelessness very difficult. The establishment of shelters for homeless people, particularly in the last decade, is evidence of their ever-increasing numbers and vulnerability. Rough estimates on the numbers of homeless are around 400 for Zagreb, between 50 and 100 for Osijek, around 30 in both Split and Rijeka and between 20 and 25 in Varaždin (Bežovan, 2008, p.22). In response to an obvious need, seven more shelters are planned throughout Croatia (in Pula, Vukovar, Slavonski Brod, Vinkovci, Dubrovnik, Sisak and Petrinja).

Although homelessness is not mentioned in any legislation, homeless people are entitled to various forms of assistance through the social welfare system if they have a registered address within the Croatian county where they are seeking assistance. This assistance can only be obtained through a centre for social welfare and includes shelter, financial assistance, food and clothes. For those who do not have an address (due to loss of their identity card or because they cannot find anyone to provide them with a fictional address following the expiry of their identity card), assistance is usually sought from religious or humanitarian organisations.⁷

To reiterate, this paper on homelessness in Croatia has a social exclusion focus with the intention of identifying the multifaceted disadvantages that hinder homeless people's routes out of homelessness. The overall aim of this study is to see how different dimensions of people's lives, and the dynamics which affect people's situations over time, relate to the homeless people who are part of this research sample. First, it examines the implications of their material poverty in light of their demographic characteristics; it then looks at the paths and consequences of (repeated) periods of homelessness; and finally it discusses their social capital networks to determine further the degree of their marginalisation.

⁷ This assistance is not always free of charge. For example, the Red Cross shelter in Zagreb charges 40 HRK (€5.50) a night if homeless persons do not have a referral from the social welfare centre.

Research Methodology

This qualitative study focuses on the ways in which women and men experience homelessness; it was not designed to obtain a representative profile of homeless people but to increase understanding of homelessness and social exclusion in Croatia. In particular, this pioneering national qualitative study⁸ focuses on social background and life histories as well as presenting the living standards, life cycles, experiences and aspirations of those who are homeless. Ethnographic methods (participant observation and open-ended interviews) were employed in the research project. Through the fieldwork it was possible to gain a better understanding of cultural behaviour and actions, as well as beliefs. With regard to our presence and interaction in the field, we experienced what Scheper-Hughes (1992) so movingly described in her own research work: most people welcomed the chance to talk, to be heard and to feel that their experiences held significance for others.

Fieldwork was carried out in seven cities – Zagreb (capital of Croatia), Varaždin, Karlovac, Osijek, Rijeka, Split and Zadar – by a team of researchers (under my coordination) from the Institute of Social Sciences Ivo Pilar and a number of students. As homeless people are a hard-to-reach group, research was mainly conducted at shelters throughout Croatia. Arrangements were always made with shelter coordinators prior to fieldwork and in many instances shelter coordinators/workers set up meetings with shelter users or at least suggested who would be able to participate in this study at the beginning of our research at each shelter.

Field research was conducted between April and November 2009 and involved both day and night visits, depending on the opening times of the shelter. Cooperation and collaboration with shelter coordinators and workers was essential for the success of this study as they also assisted in recruiting participants and providing ‘private’ spaces (e.g. offices, rooms, outdoor benches) for fieldwork interviews and participant observation.

Ten shelters for homeless people were included in this study. Each of the above-mentioned cities has one shelter for homeless people with the exception of Zagreb, where there are three (which are also the largest shelters), and Split, where there are separate shelters for men and for women. Four of the shelters are run by a Catholic organisation (Caritas), three are non-governmental organisations, two are

⁸ Although one quantitative study had been conducted on the socio-demographic features of homeless people in Zagreb in 2002 (Bakula-Anđelić and Šostar, 2006), the only qualitative research concerning this marginalised group was a study involving two focus groups with eleven homeless persons in Zagreb and seven in Split (UNDP, 2006).

operated by the city in which they are located, and the remaining one is run by a humanitarian organisation (Red Cross). All but two of the shelters had opened during the last decade.

Shelter life offers homeless people a number of advantages such as food, water, shelter, security, a 'safe' night's sleep, a place for their possessions, health care, a structure to their day, companionship, independence, dignity, self-respect and hope, though some of these largely depend on the objectives, services and staff of the shelter. For this reason, a national sample proved very useful in understanding the spectrum of care that is available for homeless people throughout Croatia. The range of shelters varies from very basic shelter/emergency assistance to supportive holistic assistance (e.g. life skills, therapy, housing, job training) that aspires to provide rehabilitation, resocialisation and reintegration. Most of the shelters in the sample belong to the basic shelter/emergency type that provide 'a place to sleep and wash' without any supportive services.

Quality standards are not governed by law nor are there any regulations with regard to staff at shelters that cater specifically for homeless people in Croatia.⁹ This lack of regulation was apparent; for example, mice and cockroaches at one shelter pose health risks, discomfort and anxiety to the homeless people who use it.

The first part of the research involved a questionnaire on demographic details that was completed by twenty women and sixty-five men at different shelters for homeless people throughout Croatia. Subsequently, all twenty women and forty-three of the men participated in semi-structured interviews that allowed discussion to flow freely and for participants to explain something further when they wished to. Participation was not compulsory and participants were given the option of ending the interview at any time.

Interview questions focused on the following areas: life prior to homelessness; paths into and out of homelessness/aggravating factors; typical routines – daily activities, relationships, social capital, etc.; problems – existential, psychological, health, institutional, etc.; ideal constructions of femininity and masculinity; identity; plans for the future and suggestions for improvement. Interviews were of varying length; most lasted for an hour while the longest went on for three hours. Almost all interviews were recorded and transcribed word for word with the knowledge and oral consent of participants. The project was designed to give participants a voice,

⁹ More generally, there is a regulation consisting of 165 articles on children's and adults' homes (Ministry of Labour and Social Welfare, 1999), which refers to the types, activities and conditions of homes. Although Articles 80, 89 and 130 relate to building regulations (i.e. accessibility, space, conditions) as well as staff requirements at homes, they do not specifically refer to homeless people or shelters for homeless people.

and interview transcripts are essentially a collection of their perspectives that were sometimes confirmed, refuted or clarified by other shelter users and shelter coordinators and workers.

Ongoing consultation with shelter coordinators and workers was essential throughout the research and proved to be invaluable when participants were not able to respond to questions or when questions were perceived as invasive or threatening, as well as when there were too many inconsistencies in their stories. Novac et al. (1999, p.4) also confronted these difficulties and concluded that pooling the observations of those with many years of experience is a particularly effective method for learning about the experiences of persons who are unlikely or unable to answer demanding questions for research purposes.

Demographic Characteristics of the Sample

Twenty women and sixty-five men who were using shelter facilities at the time of the fieldwork were included in this analysis. Access to female participants depended on the number of women using shelter services. The number of shelter beds available for women at each shelter is always much smaller than the number available for men, which seems to suggest that homelessness is a much more dangerous condition and more hidden for women than men.¹⁰

With regard to the demographic characteristics of the sample (see Table 1), the average age for males is 52.4 years, which is only slightly higher than the average age for women of 50.6 years. A high majority (72 per cent) of participants were born in Croatia and just over one-quarter (26 per cent) were born in the former Yugoslavia. Over one-third (36 per cent) have lived (from birth) in the city where the fieldwork was conducted. Almost all participants hold Croatian citizenship (95 per cent) and are of Croatian nationality (88 per cent). Most of participants are Catholics (70 per cent) while a smaller number (13 per cent) do not belong to any religious denomination.

Most of men in the sample are divorced (57 per cent) or single (32 per cent). As for women, most are single (35 per cent) or divorced (30 per cent) and a smaller number are married (20 per cent). About two-thirds of the research participants have children (70 per cent of women; 57 per cent of men).

Most males as well as most females had finished (some level of) secondary school (68 per cent for men; 55 per cent for women) or (some level of) primary school (25 per cent for men; 35 per cent for women). In terms of skills, a relatively high number

¹⁰ According to Webb (1994), hidden homelessness takes many forms, for instance a nomadic existence of moving from household to household among family and friends, or being trapped, sometimes suffering harassment or abuse, but unable to secure alternative accommodation.

of participants know another language (42 per cent) and almost one-third hold a driver's licence (28 per cent) but only a small number are computer literate (9 per cent). With a lack of available educational opportunities (requalification), this population does not have the cultural capital necessary to overcome the obstacles of the competitive market economy. Undoubtedly, the risk of poverty is particularly high when low levels of education are combined with unemployment.

Table 1: Main demographic characteristics of the shelter population

Characteristic	(N=85)	Male (N=65)	Female (N=20)
Age (in years)			
Average		52.4	50.6
Range		22–77	19–79
Place of birth			
Croatia	61 (72%)	45 (69%)	16 (80%)
Former Yugoslavia	22 (26%)	18 (28%)	4 (20%)
Elsewhere	2 (2%)	2 (3%)	–
Marital status			
Married	7(8%)	3 (5%)	4 (20%)
De facto/cohabiting	4(5%)	3 (5%)	1 (5%)
Divorced	43 (51%)	37 (57%)	6 (30%)
Widowed	3 (3%)	1 (1%)	2 (10%)
Single	28 (33%)	21 (32%)	7 (35%)
Level of education			
(some) Primary school	23 (27%)	16 (25%)	7 (35%)
(some) Secondary school	55 (65%)	44 (68%)	11 (55%)
Post-secondary education	7 (8%)	5 (7%)	2 (10%)

Access to Economic Capital

Employment and its implication of belonging somewhere is a key solution to many forms of social exclusion. The majority of research participants (69 per cent) in this study are not formally employed but depend on social welfare (between 500 and 1,000 HRK or €67 to 135 monthly) or pensions (disability, war veteran or retirement pensions of between 1,000 and 3,000 HRK or €135 to 406 per month). Relying exclusively or primarily on the social service infrastructure for assistance fosters a sense of dependence that many find debilitating and inadequate. Almost half (45 per cent) of the participants attempt to supplement their income by working in the shadow economy (e.g. collecting recyclables/bottles, construction work, care work).

Many of the participants in this study have financial problems and do not feel valued, independent or connected to others because their social benefits/pensions are insufficient in themselves to secure a route out homelessness and the work that they do to make ends meet is often characterised by irregularities, difficult conditions, poor

pay, lack of security, discrimination and ill-treatment. When asked about their 'most serious' problem, almost all participants in the study pointed to a shortage of money that often and unavoidably affects their physical and mental well-being.

One research participant, Katarina (aged 56), had worked in the formal economy for twenty-three years, but is now compelled out of desperation to sell clothes on the streets illegally (and avoid police harassment) in order to meet her basic needs:

'The most serious is financial... every day I pounce like a rat from a hole to earn money. It is terrifying to be without money. I essentially get up every morning for what – 10 kuna [€1.30]... and that is good, that is great if I get that. So if you are thirsty and want to drink something you have to put up with your thirst until you get some money.'

Only 34 per cent of research participants have a bank account, which suggests that many do not have savings to alleviate their financial problems. With regard to previous formal employment, almost all research participants were employed prior to homelessness (94 per cent of men and 95 per cent of women). Alarming, the number of years spent working in the formal economy tends to be very high; most (39 per cent) participants had spent between ten and twenty years working, while 22 per cent had worked for between twenty and thirty years.

Overall, these demographic characteristics illustrate the limited access of the homeless people in this study to economic and cultural capital, which contributes considerably to their marginalisation and inevitably hinders their routes out of social exclusion.¹¹ In most cases they do not have enough money to live on, nor do they have other assets (e.g. land, flat or house, investments) to alleviate this deficiency. They do not have opportunities for further education or training, something that would improve their chances of finding a job in the formal economy. Many are either too sick or are considered too old to work: 22 per cent of research participants are between 41 and 50 years of age while most of the sample (62 per cent) are aged

¹¹ Bourdieu (1986) claimed that an individual's position in a social space is not defined by class but by the amounts of capital he or she has access to. He distinguished four different forms of interconnected, interdependent and context-specific capital that together constitute advantage and disadvantage in society: economic – wealth inherited or generated from interactions between the individual and the economy; cultural – the collection of non-economic forces such as varying investments in and for education and different resources that influence academic success, as well as commitments to family background and social class; social – all actual or potential resources linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance or recognition; and symbolic – any ability or asset that is considered by a group of people as being valuable.

over 50. This sample can thus be described as 'rather old', which further explains their exclusion from the labour market during a recession marked by escalating levels of unemployment.

By virtue of their demographic characteristics, homeless people are clearly more vulnerable to social exclusion than others: they are marginalised and excluded from participating in economic, social, cultural and symbolic activities that are the norm for other people. Men are in a particularly helpless and vulnerable position; they are seen as failures due to the prevalent breadwinner ideology that was successfully promoted in the post-transition period (the expectation that men should be the sole, or at least the main, breadwinners and providers).¹²

Highlighting the significance of employment and the monetary reward that is usually the outcome of a job, one research participant, Dario (aged 61), explained the difference between homeless persons and 'others' as well as the way he perceives the relation between money and manhood: 'We are just like everybody else, all except we don't have a roof over our heads... and a job. If you don't have money you are not a man!'

Results clearly show that the experience of poverty is different for men and women; this difference is related to men's experience of 'gender shame' and their persistent reluctance to seek help. As many of the men in this sample are unable adequately to fulfil the breadwinner/provider role and achieve economic independence, they often retreat and conceal themselves in shelters indefinitely. As a result, they become more vulnerable to chronic homelessness than women. Without doubt the war also has had a detrimental effect upon many of these men, who were often unable to return to their families and jobs on their return from the frontline due to post-traumatic stress disorder.¹³

Homeless people in general are also prone to the health problems typically associated with poverty (e.g. malnutrition, infectious diseases and psychosocial stress caused by solitude and insecurity) and they may also be more vulnerable to such health problems than the rest of the population (World Health Organization, 2000, p.24). Inevitably, acute and chronic illnesses often prevent homeless people from working or even getting a job in the first place. Fatigue is also a problem for many of the research participants in this study. As a result of early mornings at shelters, where they are required to 'get up and out' without the luxury of 'sleeping in' or 'sleeping in peace', many feel exhausted and not fit for work, which further disadvantages them.

¹² In this deliberate reinforcement of the 'traditional values' of a patriarchal society, discursively and in practice, women in the new democratic Croatia were urged or even compelled to return to their 'private' domains.

¹³ As many as 220 war veterans have been registered as shelter users according to data obtained from the homeless shelters in this study. Shelters often assist users to obtain war veteran pensions.

Paths to and Periods of Homelessness

In this study we found that there is never just one path into homelessness, but that it is a process with many possible routes and aggravating factors. Paths into homelessness that were mentioned included: violence and trauma (abuse and neglect) in childhood (dysfunctional families, institutionalised childhoods); unemployment; financial problems and debts; poor health; forced exile; family break-up following divorce; loss of home, including displacement due to war; death of a spouse; imprisonment; flight from abusive relationships; and life choice. Aggravating factors included: inadequate services; unemployment and/or lack of finances; personal inertness; and lack of support from family and friends.

Analysis of interviews reveals that many research participants experienced long-term and multifaceted difficulties that could in some cases be traced back to their childhood. While men's homelessness can be attributed primarily to unemployment and poor access to different forms of capital, the impact of violence on homeless women, past and present, is a strikingly significant factor in women's paths into homelessness in this study. Findings show that the process of becoming homeless can begin in childhood; the abuse and/or neglect that women in particular sustain inevitably constrains further life chances and increases the probability of social exclusion. Thus, in most cases, individual experiences of homelessness were connected to larger social processes and conditions, and routes into homelessness were triggered by situational factors rather than anything inherent in the individual.

This is succinctly summarised by one research participant who was placed in a children's home at birth by her parents who refused to have any contact with her even after she left the home at the age of 18. Her dysfunctional family background and limited capital have inescapably exacerbated her multiple disadvantages, as a result of which she has been homeless 'on and off' for almost twenty years, but is trying very hard to provide a home for her son who is presently in foster care.

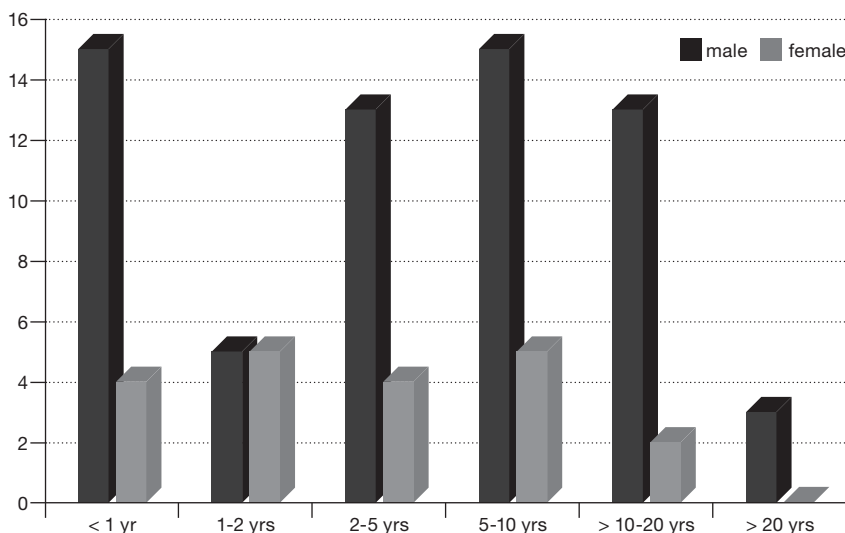
'I don't prostitute myself, I don't do drugs, I don't do anything bad in my life but I am in this situation. I'm not in this situation now because I have lost what I had. I have never had anything. Not in childhood, not now! I don't have anyone who has left me a flat or an inheritance. I don't have anything... I have always been a tenant, without anything.' (Evita, aged 42)

In this study, a person's involvement in substance abuse, crime and prostitution was viewed within the broader contexts of poverty, unemployment, the lack of educational opportunities and affordable housing, recession and neglect of social safety nets.

The literature on homelessness tends to define chronic homelessness as being without a permanent domicile for at least one year (Brown and Ziefert, 1990). Results from this study show that only about one-fifth of the sample (22 per cent)

had been homeless for less than one year, such that all other participants in this study can be defined as chronically homeless (see Figure 1). Alarming, the average length of homelessness among men in this study was 6.78 years while for women it was 3.81 years. Longer periods of homelessness relentlessly restrict homeless people's access to economic, cultural, social as well as symbolic capital, which in turn hinders their routes out of social exclusion.

Figure 1: Length of homelessness



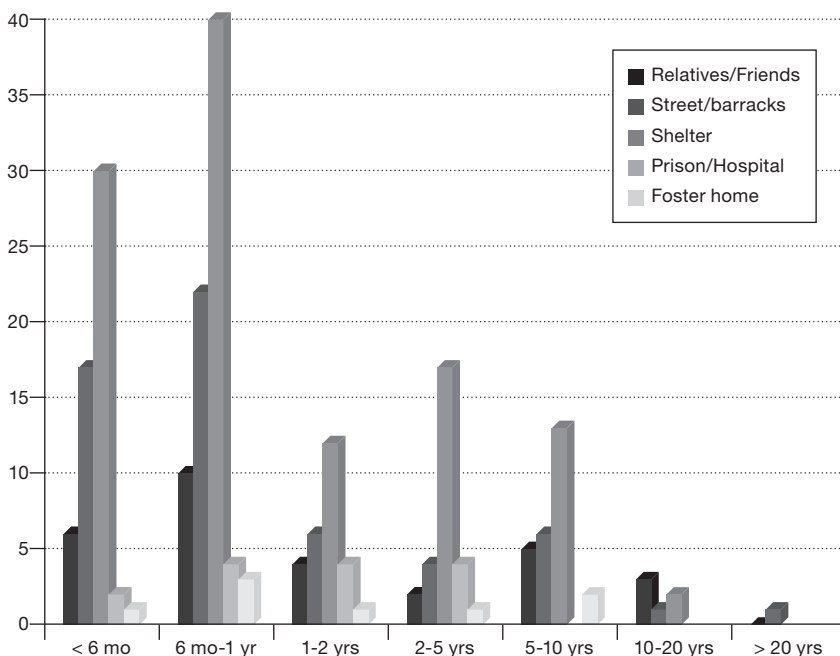
Out of a need to view homelessness as something dynamic that may involve movement into and out of housing and other supports over time, this study also investigated periods of homelessness. Findings show, especially for women, that homelessness may include repeated flight strategies from home, from abusive relationships, from foster homes, from relatives or friends and so on. Thus, homelessness in this study cannot be described as a one-off or infrequent experience, but is more likely to include a series of homeless periods in different locations. This pattern inevitably increases disadvantage and vulnerability.

In some cases, homelessness is experienced as a single, temporary episode, but this study markedly reveals that homelessness is often a manifestation of continuing poverty of personal and social resources involving repeated episodes of homelessness at different locations.

Figure 2 shows that shelter services constitute the accommodation type used by the largest number of participants across all time periods except by those in the 'over 20 years' bracket (>20yrs). The average length of stay at shelters for men was

2.7 years, while for women it was 2.3 years. The longest stay for a male (Ivan, 64) was 16 years during five different periods of homelessness while for a female (Zora, 70) it was 14 years on a continual basis. It is also evident that most of those who have lived on the streets or in abandoned houses or barracks did so for shorter periods of time due to the inevitable hardships of living in subhuman conditions, especially during the winter months.

Figure 2: Lengths of homelessness at different places



Almost as many of the women (45 per cent) as men (49 per cent) interviewed had slept rough at some point in the past. Notable too was the fact that a small number of the women had slept rough on a continual basis for considerable periods of time – from three days to five years in the case of one female participant, while for men this ranged between ten days and ten years.¹⁴

¹⁴ There were a few exceptions among the males where this extended to over twenty years. Due to health and safety issues these persons have recently sought assistance at shelters.

Short-term transitory periods of accommodation (staying at a friend's or relative's house) are also noted in Figure 2. As has been pointed out in the literature, this is inevitably a short-term solution because people often 'use up' their social networks by over-relying on friends and family for support and a sofa for the night, eventually 'wearing out their welcome' and ending up on the street (Radley et al., 2006).

Social Capital Networks

According to the World Health Organization's definition of 1946, social well-being is jeopardised if people are excluded from former or regular social contacts and a stable social situation; mental well-being can also be influenced by being socially excluded, being offended, by a lack of any real expectation for a life beyond the street, and by suicide ideation (cited in Hodgetts et al., 2007, p.692). Generally, the participants in this study lack durable social capital networks (actual or potential) to alleviate hardship brought about by their homelessness.

The hardships of day-to-day living (e.g. hunger, loneliness, illness, lack of clothing, unemployment and fear for personal safety) are aggravated when a homeless person lacks social networks and the support and information these can provide. In addition, wide-ranging and diverse social networks are more likely to provide homeless persons with various forms of ongoing support and information to facilitate their routes out of homelessness.

The absence of social capital networks may be by choice, for example a person may feel ashamed of being homeless and so decide to hide it from others or disconnect from former work circles or family support or he or she may have already exhausted all channels of assistance and may not wish to further burden relatives and friends. The social isolation that is experienced by many is well illustrated in the following quote from a research participant, Pavao (aged 55), who confesses it is better that he is single and without children because he would not be able to face a wife and children or fulfil his obligations towards them knowing how he has fared so far in life: 'What can I do, I have been through a lot, now I'm alone... I don't like to bother anyone, you know, that's why I'm here.'

The women in this study are more likely to stay in contact and secure support from their families or supportive social networks than the men. Apart from the obvious benefits of this social contact, this may also alleviate the psychological conditions linked with homelessness such as hopelessness, despair and loneliness. It has also been noted that women are more readily viewed as dependent and they arouse more sympathy and less hostility than men (see Novac et al., 1997). Correspondingly,

Passaro (1996, p.2) argues that homeless women 'are seen as the apotheosis because their individual failures are not compounded by gender failure—a dependent needy woman, after all, is no challenge to dominant beliefs'.

Consistent with other findings (Novac et al., 1997), homeless women in this study are more likely than men to have dependent children for whom they maintain some responsibility, as children commonly remain with their mothers in cases of separation or divorce. Homeless women with children are at a considerable disadvantage as there are no resources for mothers and their children at homeless shelters in Croatia. However, children can also be a motivating and driving force in exiting homelessness as it is usually impossible for a homeless parent to regain custody of children who are in homes.

Concluding Remarks

'You have all possible problems; there isn't a problem that you don't have. You are an expert at problems, that is, bait for problems. You attract all problems.'
Katarina, 56

This paper has attempted to discover the social and cultural conditions that are linked to an individual's experience of homelessness, as well as to offer a portrait of the complexities of this lived experience. A general finding of this study is that homelessness is a risk that is becoming increasingly relevant for a wider part of the population in Croatia. Findings consistently show that many of the homeless people in this sample had been leading 'conventional' lives prior to homelessness.

As homelessness carries implications of 'belonging nowhere' rather than simply 'having nowhere to sleep', the concept of social exclusion is relevant and useful. For the homeless people in this study, this encompasses processes of continuing deprivation across social, economic and political spheres of life that in many cases resulted in a series of homelessness periods at different locations, which in turn served to increase their disadvantage and vulnerability.

Homeless people in Croatia are disadvantaged in multifaceted ways that inevitably and severely hinder their routes out of social exclusion. Homelessness means hard living, particularly when access to different forms of economic, cultural and social capital is limited; this often translates into lacking the power to transcend their present destitute circumstances. With their humanity under constant threat, most are engaged in an ongoing struggle to remain human in the face of inhumane conditions.

Research findings suggest that homelessness is a mortifying (to use Goffman's term, 1961, p.24) and impoverishing experience in which a person is stripped of all identity and deprived of a multitude of rights, such as the rights to housing, suitable

health care, social services, a respectable job, self-dignity, social networks, legal rights and so on. It is crucial to take the cumulative effect of all these problems into account in a context of non-recognition, stigmatisation and lack of support.

Pertinently, the lack of an official definition of homelessness (i.e. naming this as a social problem) explains to a certain extent the lack of response to this phenomenon in Croatia. For this reason, and as this is a relatively new phenomenon, it is especially important to research homelessness in transitional countries extensively. Without this research, policies are unlikely to be effective. The lack of data is undeniably a major impediment to the development of coherent policies and meaningful strategies on homelessness (prevention) in Croatia. It is thus important to conduct further qualitative research with homeless people (that extends beyond shelters) to learn about their situations and experiences, as well as to identify their needs and how these could be met more effectively.

Based on the research findings of this study, a number of recommendations can be made for the provision of comprehensive information, services and assistance to lessen social exclusion among homeless persons as well as to facilitate their routes out of homelessness:

- Special attention – apart from accommodation – needs to be paid to the quality (or lack) of services that homeless people urgently require such as medical, counselling, legal, supportive holistic assistance from professional qualified and sensitised staff and so on.
- Continual and systematic evaluation is required at shelters and among the wider homeless population by teams of qualified persons, researchers and/or non-governmental organisations for the assessment and articulation of their needs, abilities, aspirations and problems.
- Programmes need to be developed at the local level to meet different contextual needs. These could include more accessible (less public) soup kitchens, perhaps with special menus (e.g. for diabetics); the introduction of public bath houses, day centres, doctor's/dentist's surgery or subsidised accommodation for homeless persons, depending on the context.
- Volunteers from all age groups should be found and trained with a view to increasing public awareness of homelessness and social exclusion and dispelling the myths and stereotypes about homeless people.
- Former shelter users should be monitored and assisted with accommodation and other support services (e.g. utility bills, furniture, therapy, financial aid, help with education) to prevent them from becoming homeless again.

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