



Chapter 8.2

Pathways into Homelessness: Testing the Heterogeneity Hypothesis

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One of the most common findings to emerge from research on the homeless over the last two decades is that they are not homogeneous (Rosenheck et al., 1999). The homeless are a remarkably diverse group of people who come from all walks of life. They include men and women, single persons and families, young and old people, those with and without mental and physical health problems, rural and urban dwellers, the rich and poor, people with high and low educational and occupational statuses, people from all racial, ethnic, and visible minorities, illegal immigrants, former criminal offenders, runaway youth, prostitutes, and people with drug and alcohol addictions (Burt, 1993; Chamberlain & MacKenzie, 2006; Rossi, 1989; Varney & Vliet, 2008; Zald, 2004).

People in each of these sub-groups go through different hardships and stressful life events on their way to becoming homeless (Burt, 1993; Munoz et al., 2005; Rossi, 1989), and these experiences in turn have been identified by researchers as causes of homelessness and then used to explain why some people may be at greater risk for homelessness than others (Blau, 1992, p. 17; Burt et al., 2001, p. 55; Hirschl, 1990, p. 448; Wright et al., 1998, pp. 5-6). Yet, at the same time, researchers note that all homeless persons share three societal factors: extreme poverty, an inability to

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find affordable housing, and interpersonal conflict or violence (Burt et al., 2001; Ji, 2006; Rosenheck et al., 1999; Tessler et al., 2001). Other common risk factors are related to social structural causes, such as chronic unemployment, reductions in welfare support, deinstitutionalization, declining personal incomes, economic restructuring, gentrification, in addition to the individual pathologies of mental illness, problem drinking, substance abuse, criminal behaviour and deviance, and deficiencies in human capital (Burt et al., 2001; Clapham, 2003; De Venanzi, 2008; Ji, 2006; Main, 1998; Ropers, 1991; Rossi, 1989).

Many researchers have equated the heterogeneity of demographic characteristics in the homeless population with different risk factors and argued that each sub-group of the population therefore has unique social service needs. For example, Tessler et al. (2001) argue that because women report different reasons for homelessness, a different approach to building therapeutic relationships with them is required. Similarly, other studies have demonstrated that shelter options, programs, and services need to be developed to meet the distinctive needs of older adults and younger homeless adults (Crane, 1996; Garibaldi et al., 2005; Keigher & Greenblatt, 1992; Shinn et al., 2007).

The same arguments have been made for homeless families and children; single persons; persons with mental or physical health problems; persons of different ethnic, racial and sexual orientations; individuals with addictions (alcohol, drugs, gambling); people of different social status (criminal, refugee, immigrant) or levels of education; and those who are newly homeless versus those who are chronically homeless (Roll et al., 1999; Toro, 2007). Much of the current research literature consistently argues that attending to the distinctive risk factors associated with and reasons cited by the different sub-groups of the homeless is critical in developing effective interventions and service delivery models, and in program planning (Rosenheck et al., 1999).

In other words, the heterogeneity hypothesis suggests that, in order to effectively address the problem of homelessness in North America, we must develop separate and distinctive services, programs, and policies for each of the sociodemographic sub-groups of the population.

This study examines the self-perceived reasons for homelessness reported by the population of homeless persons in a midsize Canadian

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city in the context of the pathways into homeless that have been hypothesized in the research literature (e.g. poverty, interpersonal conflict, health, housing loss and affordability, addictions, deinstitutionalization and social safety net failure). I then test the heterogeneity hypothesis by examining the association between sociodemographic risk factors and the self-reported reasons for homelessness reported by the sample.

In summary, this study addresses the following research questions:

1. Is the likelihood of becoming homeless a function of the sociodemographic traits of the population?
2. Which group of Canadian homeless persons is at greater risk for homelessness caused by: (a) poverty; (b) interpersonal conflict; (c) health problems; (d) housing loss or housing unaffordability; (e) addictions; (f) deinstitutionalization; (g) lack of public support (i.e., social safety net failure)?
3. To what degree are the reasons or risk factors for homelessness correlated with the individual traits of the population?
4. What are the service, program, and policy implications of the sociodemographic variations across risk factors?

Surveying the homeless in Peel Region

The data for this study were collected from a longitudinal survey of the population of homeless persons using food and drop-in services and shelters in the Region of Peel (composed of the municipalities of Mississauga, Brampton, and Caledon), Ontario, between April 2000 and March 2001. Interviews were conducted by trained interviewers every three months at eight sites: two drop-in centres (one adult, one youth); one food program; four shelters (two male, one female, and one mixed), and on the street. In total 268 unique homeless persons were interviewed, with an overall response rate of 93.2 percent.

Voluntary informed consent was obtained in writing from all study participants each time. Study participants answered a 10-page questionnaire designed to collect detailed information on their sociodemographic background (e.g., age, sex, educational attainments, etc.), work history (occupation, skills, training, current and previous employment, reasons for unemployment), levels of income (previous and current sources and amounts of income), health problems (both mental and physical, using

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standardized instruments), family background (history of family violence, disruption, or breakdown), social networks (previous and current associations, day-to-day activities), and rates of service utilization (types of services used, the frequency of utilization, the duration and periods of utilization, types of services needed but not available), as well as the individual's history and background of homelessness.

Participants were selected for inclusion in the study if they did not have their own place to stay (e.g., room, apartment or house), or if they did have their own place, but they had not stayed there for a period of 30 days or more. This definition included anyone who slept in an outdoor encampment, in a shelter, on the street, in an abandoned building, in a vehicle, and in a welfare motel. Participants were asked to state the number of times they had been without a home of their own or a place to stay and how long they had been in this situation.

Factor analysis

The dependent variables were created by factor analyzing the following reasons for homelessness identified by the study participants:

- no money or income;
- no job (unemployed);
- lost entitlement or became ineligible for social assistance;
- didn't qualify for social assistance;
- lost entitlement or became ineligible for unemployment insurance benefits;
- didn't qualify for unemployment insurances benefits;
- lost entitlement or became ineligible for worker's compensation benefits;
- couldn't get worker's compensation benefits (even though injured on the job);
- experienced a family crisis (e.g. relationship breakdown, divorce, family conflict);
- family asked individual to leave or threw individual out;
- mental health problems;
- physical health problems;
- couldn't find work;
- couldn't find an apartment or place that is affordable;

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- evicted or asked to leave last place of residence;
- recently released from prison or jail;
- recently released from a mental health facility or hospital;
- recently released from foster care (only youth asked);
- ran away from home (only youth asked);
- couldn't find a room-mate;
- trouble or problems with a room-mate.

Factor analysis is a data reduction technique used to identify the underlying structure of highly correlated survey items, as well as to identify what the factors represent conceptually (Norusis, 2008). The above list of reasons were factor analyzed using principal axis factoring extraction with a varimax rotation in order to simplify the number of factors extracted (Norusis, 2008).

The outcome of this analysis was the extraction of seven primary factors representing the following aggregate reasons for or pathways into homelessness identified by the study participants:

1. poverty;
2. interpersonal conflict/violence;
5. health (mental and physical);
6. housing loss or lack of affordability;
7. addictions;
8. deinstitutionalization;
9. social safety net failure (lack of public/social support).

These factors explain 59.2 percent of the variance across the 22 reasons.

The internal consistency of each of the seven factors was then evaluated by calculating the α coefficients for reliability for each factor. With the exception of addictions, which was composed of only one item, the α coefficients for reliability ranged from 0.7 to 0.9 for the poverty, interpersonal conflict/violence, health, housing loss/affordability, deinstitutionalization and social safety net failure. The dependent variables, representing each of the seven factors identified above, were created by assigning a value of 0 to each dependent variable if the participants did not specify any of the reasons included in each factor and 1 if they specified at least 1 of the reasons included in each factor.

The risk variables (covariates) were chosen based on key sociodemographic characteristics and traits identified in the research literature:

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- age;
- gender;
- marital status;
- ethnicity;
- education;
- number of times homeless;
- amount of time homeless.¹

In order to assess the linkage between the reasons for homelessness and the sociodemographic traits of the homeless, a series of logistic regression models were estimated for each of the dependent variables regressed on the risk variables (covariates). For each of these analysis, diagnostics were run to ensure that the fit of each model was supported over the set of covariates and the assumptions of logistic regression were satisfied (Hosmer & Lemeshow, 2000, pp. 167-186).

Self-reported reasons for homelessness

Two-thirds of the homeless people in this study were men; 50 percent were between the ages of 25-44, with 32 percent less than 24 years of age and 19 percent 45 and older. Close to 60 percent of the sample is composed of single persons, 72 percent born in Canada, and 46 percent had 12 years of education or more. About 50 percent of the homeless in this study report that their current spell of homeless is their first time and that they have been homeless longer than one month. Finally, the majority of study participants identified poverty (75 percent), interpersonal conflict (63 percent) and housing loss or lack of affordability (59 percent) as the three primary pathways that took them into homelessness. Overall, this sample is similar to other previously studied samples of homeless men and women in midsized Canadian cities. See Table 1.

1 Each risk factor was dummy coded as follows: Age: 1 if 25-44, 0 otherwise; Gender: 1 if male, 0 otherwise; Marital Status: 1 if single, 0 otherwise; Ethnicity: 1 if Canadian, 0 otherwise; Education: 1 if respondent reported 12 or more years of schooling, 0 otherwise; Number of times homeless: 1 if respondent had been homeless more than once, 0 otherwise; Amount of time homeless: 1 if respondent had been homeless 2 or more months, 0 otherwise.

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Table 1: Self- Perceived Reasons broken down by Aggregate Reasons for Current Spell Homelessness. Region of Peel, Canada 2000-2001.

Reasons for Current Spell of Homelessness ¹	% Yes	N = 268
Poverty	75.0	201
<i>No money</i>	66.8	179
<i>No job</i>	62.3	167
<i>Can't find work</i>	20.9	56
Interpersonal Conflict	63.4	170
<i>Family crisis</i>	46.3	124
<i>Family threw out/asked to leave</i>	55.6	149
<i>Ran away from home</i>	2.2	6
<i>Trouble with a room-mate</i>	11.9	32
Mental & Physical Health Problems	23.5	170
<i>Mental Health Problem</i>	9.7	26
<i>Physical Health Problem</i>	18.7	50
Housing Loss or Affordability	58.6	157
<i>Can't find an affordable place to live</i>	44.4	119
<i>Evicted/asked to leave last residence</i>	39.2	105
<i>Can't find a person to share rent with</i>	3.7	10
Addictions	20.5	55
<i>Alcohol, drug or gambling problem</i>	20.5	55
Deinstitutionalization	20.1	54
<i>Recently released from jail/prison</i>	17.5	47
<i>Recently released from hospital or mental health facility</i>	3.0	8
<i>Recently released from foster care</i>	0.7	2
Social Safety Net Failure	31.0	83
<i>Lost or ineligible for Social Assistance</i>	17.5	47
<i>Didn't qualify for Social Assistance</i>	13.4	36
<i>Lost or ineligible for Unemployment Insurance</i>	10.8	29
<i>Didn't qualify for Unemployment Insurance</i>	11.2	30
<i>Lost or ineligible for Worker's Compensation</i>	4.5	12
<i>Didn't qualify for Worker's Compensation</i>	7.5	20

¹ Respondents asked to identify all of the reasons for current spell of homelessness; grouped by hypothesized causes of homelessness.

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Table 2: Selected Characteristics of Currently Homeless Persons by Aggregated Reasons for Homelessness. Region of Peel, Canada, 2000-2001. N=268.

	Age			Gender		Marital Status		Ethnicity	
	≤ 24	25 - 44	≥ 45	Women	Men	Single	Other	Canadian	Other
Poverty	81.2	73.7	68.0	82.2*	71.3*	73.0	78.0	75.6	73.3
Interpersonal Conflict	75.3*	54.1*	68.0*	77.8*	56.2*	62.9	64.2	60.1*	72.0*
Mental & Physical Health	15.3*	20.3*	46.0*	25.6	22.5	20.8	27.5	24.4	21.3
Housing Loss/Afford.	57.6	59.4	58.0	66.7*	54.5*	57.9	59.6	55.4	66.7
Addictions	9.4*	24.1*	30.0*	14.4*	23.6*	16.4*	26.6*	22.3	16.0
Deinstitutionalization	15.3	20.3	28.0	16.7	21.9	20.1	20.2	20.7	18.7
Social Safety Net Failure	24.7	33.1	36.0	26.7	33.1	26.4*	37.6*	33.2	25.3
	Education			Homelessness					
	1-12 yrs	>12 yrs	# of times	Duration					
Poverty	80.0*	69.1*	3.6 ± 9.8	16.2 ± 40.9					
Interpersonal Conflict	69.0*	56.9*	3.9 ± 12.6*	19.9 ± 58.5					
Mental & Physical Health	22.1	25.2	8.0 ± 20.1*	25.1 ± 57.3*					
Housing Loss/Afford.	53.1*	65.0*	4.4 ± 13.4	18.4 ± 53.4					
Addictions	21.4	19.5	4.2 ± 5.3	18.6 ± 39.6					
Deinstitutionalization	20.0	20.3	3.4 ± 4.5	29.6 ± 57.2					
Social Safety Net Failure	29.7	32.5	3.4 ± 4.3*	20.5 ± 44.2*					

* Significant at p ≤ .05 (based on χ^2 for categorical tables; F-test for continuous variables)

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Table 2 provides a breakdown of the seven aggregated reasons for homelessness by age, gender, marital status, ethnicity, education and homelessness background. The data do, indeed, at least partially support the hypothesis that different sociodemographic groups tend to be more likely to follow distinctive pathways into homelessness. For example, women are significantly more likely than men to cite poverty (82.2 percent vs. 71.3 percent), interpersonal conflict (77.8 percent vs. 56.2 percent) and housing affordability (66.7 percent vs. 54.5 percent) as their reason for homelessness, while men are significantly more likely than women to report addictions (23.6 percent vs. 14.4 percent) as a reason for being currently homeless.

Similarly, significant differences are observed across the other risk variables for some, but, not all pathways into homelessness. For example, older homeless adults are significantly more likely than those 24 to 44 to report interpersonal conflict or violence, health problems, and addictions as primary reasons for their homelessness, while they are significantly less likely to report interpersonal conflict as a reason than those who are 24 years of age and under. Those with less than 12 years of schooling are significantly more likely to report poverty and interpersonal conflict as reasons, and are significantly less likely to report housing affordability problems or housing loss as the reason for their homelessness. Single persons are significantly less likely than their married counterparts to report addictions and social safety net failure as their reason for currently being homeless. Ethnicity (or ethnic background) appears to be associated with interpersonal conflict, with a significantly higher percentage of immigrants reporting the interpersonal conflict as their reason for being homeless. It is noteworthy that none of the risk variables are associated with deinstitutionalization in Canada.

Finally, the frequency and duration of homelessness do appear to be significantly associated with several reasons for homelessness. Specifically, the more frequent a person has been homeless the more likely they are to report the following reasons: interpersonal conflict, health problems and social safety net failure, with the longer one has been homeless being significantly associated with health problems and social safety net failure.

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In sum, these data lend support to the heterogeneity hypothesis, at least in so far as they indicate that different sociodemographic groups tend to be more likely to follow unique paths to becoming homeless. Based on the findings to this point, it does appear that the likelihood of becoming homeless is a function of the sociodemographic characteristics of the population.

Pathways to homelessness and their sociodemographic risks

A series of logistic regressions were conducted to assess the net effect of each of the risk variables/factors (controlling for the others) on the seven pathways into homelessness identified by the study participants (see Table 3).

Looking at the overall fit for each of the seven pathways models, none provide an adequate or good fit to the data. While the model chi-square for poverty, interpersonal conflict, health, addictions and social safety net failure do indicate a significant improvement in fit over the model containing only the constant, the goodness of fit statistics suggest otherwise. For each of the pathways models, the model -2 log likelihoods, goodness of fit statistics, and the pseudo (Nagelkerke) R^2 indicate that, taken altogether, the sociodemographic risk factors do not explain a significant amount of the variance in each of the pathways into homelessness.

Age, gender, marital status, ethnicity, education, and frequency and duration of homelessness explain:

- 9.1 percent of the variance in poverty;
- 16.9 percent of the variance in interpersonal conflict/violence;
- 20.3 percent of the variance in health;
- 5.8 percent of the variance in housing loss/affordability;
- 10.2 percent of the variance in addictions;
- 6 percent of the variance in deinstitutionalization;
- 9.9 percent of the variance in social safety net failure.

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Table 3: Logistic Regression of Seven Pathways into Homelessness on Sociodemographic Traits of Currently Homeless Persons. Region of Peel, Canada 2000-2001. N = 268.

	Poverty			Interpersonal Conflict			Health		
	β_0	s.e.	OR _{adj}	β_0	s.e.	OR _{adj}	β_0	s.e.	OR _{adj}
Age (25-44)									
≤ 24	-.656	.386	.519	-1.019*	.358	.361*	.544	.427	1.723
≥ 45	-1.276*	.519	.279*	-.368	.491	.692	1.989*	.552	7.312*
Sex (Men)	-.452	.340	.636	-.859*	.315	.424*	-.689*	.352	.502*
Marital Status (Single)	-.688*	.358	.502*	.264	.326	.768	.437	.382	1.548
Ethnicity (Canadian)	-.028	.331	.972	-.741*	.326	.477*	.279	.368	1.322
Education (≥ grade 12)	-.542	.300	.581	-.608*	.282	.544*	.476	.325	1.609
No. of times homeless (≥ 2)	.066	.303	1.068	-.491	.282	.612	1.295*	.340	3.653*
Amt of time homeless (≥ 2 mo)	.535	.303	1.707	-.217	.286	.805	.363	.337	1.437
Constant	2.382*	.580	10.831*	3.126*	.587	22.79*	-3.112*	.661	.045*
-2LL(constant)/-2LL(model)	284.404/267.396			316.669/281.394			253.482/214.664		
Model χ^2 (df, p)	17.008 (df=8, p=.03)			35.275 (df=8, p=.00)			38.818 (df=8, p=.00)		
Goodness of Fit^a	6.513 (df=8, p=.59)			3.520 (df=8, p=.89)			7.463 (df=8, p=.49)		
Pseudo R^{2b}	.091			.169			.203		
	Housing Loss/Affordability			Addictions			Deinstitutionalization		
	β_0	s.e.	OR _{adj}	β_0	s.e.	OR _{adj}	β_0	s.e.	OR _{adj}
Age (25-44)									
≤ 24	-.034	.331	.967	1.099*	.469	3.000*	.420	.417	1.522
≥ 45	-.018	.455	.982	1.265*	.582	3.544*	.901	.543	2.461
Sex (Men)	-.587*	.286	.556*	.427	.369	1.533	.111	.355	1.117
Marital Status (Single)	.053	.312	1.054	-.252	.366	.777	.384	.380	1.468
Ethnicity (Canadian)	-.437	.300	.646	.547	.376	1.729	.133	.363	1.143
Education (≥ grade 12)	.541*	.264	1.718*	-.140	.323	.870	.119	.321	1.126
No. of times homeless (≥ 2)	.252	.264	1.286	.392	.326	1.479	.603	.326	1.827
Amt of time homeless (≥ 2 mo)	.218	.265	1.243	-.110	.329	.896	.397	.336	1.487
Constant	.557*	.490	1.746*	-2.871*	.669	.057*	-2.811*	.645	.060*
-2LL(constant)/-2LL(model)	351.812/340.032			253.960/235.868			258.959/248.597		
Model χ^2 (df, p)	11.780 (df=8, p=.16)			18.092 (df=8, p=.02)			10.362 (df=8, p=.24)		
Goodness of Fit^a	7.931 (df=8, p=.44)			6.238 (df=8, p=.62)			10.754 (df=8, p=.22)		
Pseudo R^{2b}	.058			.102			.060		
	Social Safety Net Failure			Parameter Codes for Variables in the Models					
	β_0	s.e.	OR _{adj}						
Age (25-44)				Age = 1 if age 25-44, 0 otherwise					
≤ 24	.126	.366	1.135	Gender = 1 if Male, 0 otherwise					
≥ 45	-.006	.493	.994	Marital Status = 1 if Single, 0 otherwise					
Sex (Men)	.215	.309	1.240	Ethnicity = 1 if Canadian, 0 otherwise					
Marital Status (Single)	-.497	.335	.608	Education = 1 if 12+ yrs of schooling, 0 otherwise					
Ethnicity (Canadian)	.398	.326	1.488	No. of times homeless = 1 if 2+ times, 0 otherwise					
Education (≥ grade 12)	.283	.285	1.327	Amt of time homeless = 1 if 2+ months, 0 otherwise					
No. of times homeless (≥ 2)	.794*	.287	2.212*						
Amt of time homeless (≥ 2 mo)	.468	.293	1.597						
Constant	-1.866*	.556	.155*						
2LL(constant)/-2LL(model)	312.150/292.59								
Model χ^2 (df, p)	19.560 (df=8, p=.01)								
Goodness of Fit^a	1.440 (df=8, p=.99)								
Pseudo R^{2b}	.099								

^a Hosmer & Lemeshow Goodness of Fit Statistic; ^b Nagelkerke R²

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Despite the poor fit, each of the pathways models do provide insights into the sociodemographic risk factors that are most relevant in terms of predicting the likelihood of identifying a specific pathway into homelessness for each sub-group. With the exception of deinstitutionalization, distinct sociodemographic characteristics significantly predict the likelihood of identifying a specific pathway into homelessness.

For example, there is a 28 percent reduction in the odds of reporting poverty as a reason for their homelessness for older homeless adults, as compare to those aged 25-44. Similarly, there is a 50 percent reduction in the odds of reporting poverty for those who are single as compared to all other marital statuses. There is a significant reduction in the odds of reporting interpersonal conflict for those who are under 24 (36 percent), single (42 percent), immigrants (47 percent), and those who have less than 12 years of schooling (54 percent). Similarly, men are 50 percent less likely to report health as a reason for their homelessness. On the other hand, older homeless adults (7.3 times more likely) and those who have been homeless more than once (3.7 times more likely) are significantly more likely to report health as a reason.

Like interpersonal conflict, the odds of reporting housing loss/affordability as a reason for homelessness are significantly affected by gender and education. There is a 50 percent reduction in the odds of reporting housing as a reason for men, while those with 12 years of schooling or more are nearly twice as likely to identify housing as the reason for their homelessness.

Unlike those who reported poverty and interpersonal conflict as a reason for their homelessness, both younger and older adults are at least three times more likely to report addictions as a reason than those 25-44. The only risk factor that is related to reporting social safety net failure or a loss of public supports is the number of times homeless. Those who have been homeless more than once are more than twice as likely to report this reason for homelessness as compared to the newly homeless. Finally, none of the risk variables significantly predict the likelihood of specifying deinstitutionalization as a reason for homelessness.

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Making sense of the findings

The findings of the present study provide only limited support for the connection between sociodemographic traits and pathways into homelessness. Specifically, the sociodemographic groups specified below are at greater risk for homelessness due to:

1. Poverty: those aged 25-44 and those who are married, separated, divorced or widowed (Age and Marital Status).
2. Interpersonal Conflict: those aged 25-44, women, immigrants, and those with less than 12 years of education (Age, Gender, Ethnicity, and Education).
3. Health: those aged 45 and older, women, and people who have been homeless more than once (Age, Gender, and Frequency of Homelessness).
4. Housing Loss or Housing unaffordability: women and those with more than 12 years of education (Gender and Education).
5. Addictions: those 24 and under or 45 and older (Age).
6. Deinstitutionalization: None. No sociodemographic trait predicts the likelihood of reporting this reason.
7. Social Safety Net Failure: those who have been homeless more than once (Frequency of Homelessness).

Consistent with other research (Roll et al., 1999; Tessler et al., 2001) the findings from the logistic regressions differ somewhat from the bivariate analysis of the association between demographic traits and aggregate reasons for homelessness. When one examines the simple relationship between aggregate reasons and sociodemographic traits, it does appear that the pathways into homelessness vary considerably depending on the sub-group the homeless fall into. But when each of the sociodemographic covariates are examined controlling for the others, a very different pattern emerges – one in which the likelihood of following a specific pathway into homelessness is consistently affected only by gender and/or age.

The odds of falling into homelessness due to poverty, interpersonal conflict, health, and addictions vary considerably by age, while gender affects the likelihood of reporting interpersonal conflict, health problems, and housing issues as reasons for homelessness. The other sociodemo-

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graphic variables in the analysis are not as robust as gender and age in their association with the reasons for homelessness. Unlike gender and age, each of the other variables in the analysis is associated with a specific pathway into homelessness. For example, the only pathway associated with ethnicity is interpersonal conflict or violence. Similarly, marital status is associated only with poverty. Education is slightly more robust in that it is associated with both interpersonal conflict and housing.

Overall, these findings are consistent with earlier research that indicates that while the homeless population is heterogeneous, there is greater homogeneity in the reasons or pathways into homelessness that people report (Burt et al., 2001; Ji, 2006; Rosenheck et al., 1999; Tessler et al., 2001). These data indicate that poverty, housing issues, and interpersonal conflict are the three main pathways into homelessness for homeless Canadians and that the odds of following one of these pathways are significantly affected by age and gender.

It is, however, important to recognize that these data also indicate that *none* of the pathway models are significant and that the sociodemographic variables included in the analysis explain only an insignificant proportion of the variance in the self-report reasons for homelessness. This would suggest that there are unidentified confounding variables that play a more important role in explaining the pathways that people take into homelessness. Furthermore, additional research needs to examine a broader range of covariates in order to explain the varying reasons that the homeless report.

These findings do suggest that the reasons for homelessness reported in this study depend on the specific group reporting them. Men, women, youth, adults, and seniors have differing etiologies for their homelessness, which suggests that preventive interventions probably should be tailored to meet their specific needs, particularly in terms of poverty, housing, and interpersonal conflict and violence. For example, the data suggest that poverty interventions need to address the unique needs of those 25 to 44 years of age and those who are married, separated, divorced or widowed. Similarly, separate interventions for youth, women, immigrants and those with less than 12 years of education are needed to address the issue of interpersonal conflict and violence.

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The data, however, are limited in terms of addressing program and service development based on the needs of different demographic groups as they pertain to health issues, addictions problems and lack of public supports and services. Given the poor fit of the pathways models, these data suggest that many of the pathways into homelessness are rooted in individual problems and issues, *not* the demographic traits of the population. The findings also indicate that homeless persons experience significant personal problems that cause them to fall through the gaps in or be excluded from Canada's system of public assistance, income supports, and health care system.

The results of this study provide only limited support for the heterogeneity hypothesis. Some sociodemographic groups are at risk for following specific pathways into homelessness – poverty, housing problems, and interpersonal conflict or violence – and require specific interventions to address their unique needs (e.g., men, women, youth, and seniors).

The findings of this research, however, also suggest that the more critical issue in the development program and service responses is that of unmet need. This study indicates that some of the key pathways into homelessness cannot be explained by sociodemographic factors alone. Pathways such as addiction problems, limited education or access to education, mental and physical health problems, and exclusion from Canada's social safety net are key issues that need redress in terms of program and service development, especially for youth, seniors, women and those who have been homeless more than once.

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