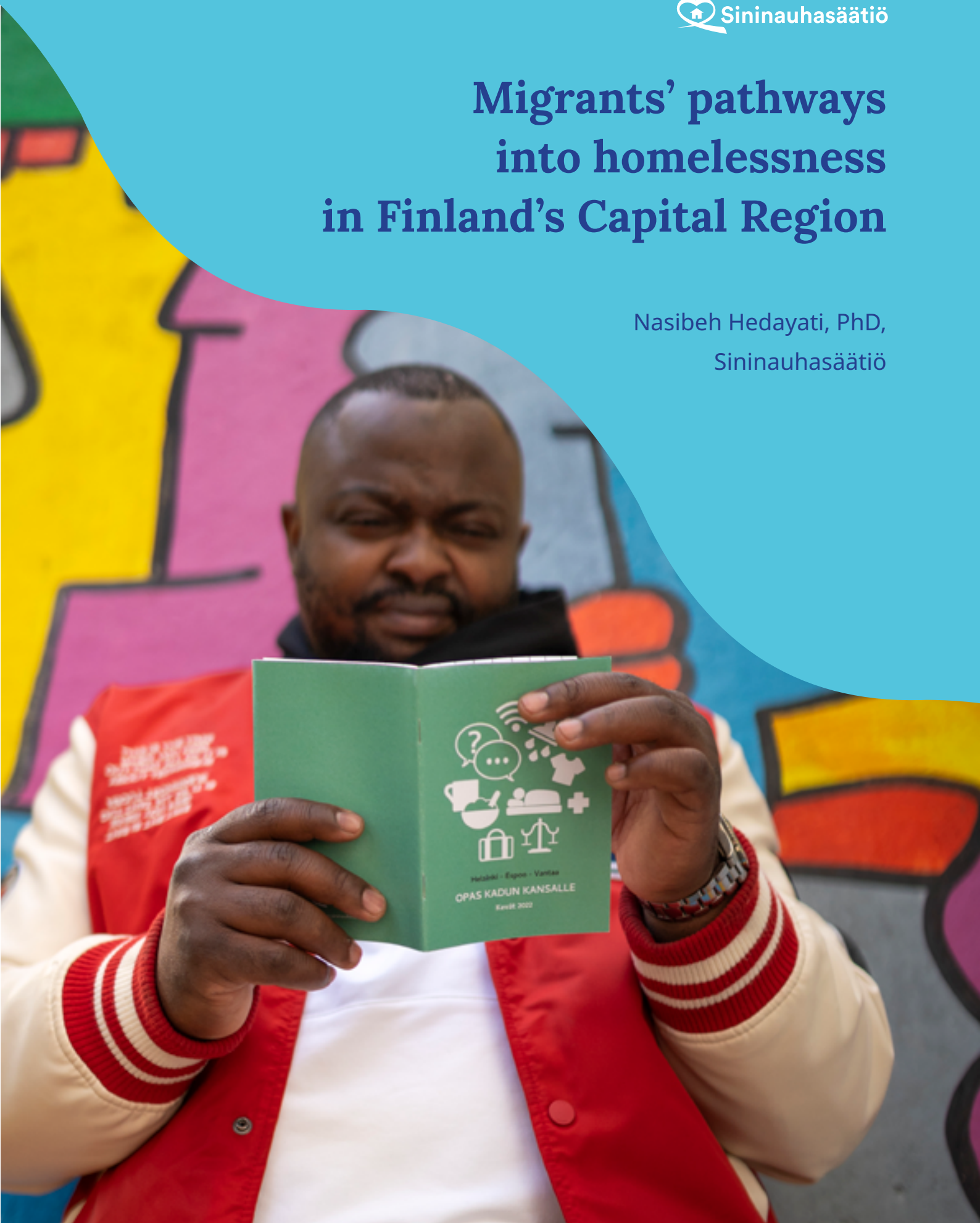
Sininauhasäätiö

Migrants' pathways into homelessness in Finland's Capital Region

Nasibeh Hedayati, PhD,
Sininauhasäätiö



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Abstract

This study investigated migrants' pathways into homelessness in Finland's Capital Region. Interviews with a mixed sample of 29 participants with migrant background who have experienced homelessness identified several types of critical incidents that can lead migrants to become homeless. For participants living alone (N= 19) and families (N=4) these critical incidents were abandonment immediately after obtaining the residence permit, rent increases, changes in the number of family members, renovations, independence, neighbors' complaints, and moving to the Capital Region. When critical incidents are paired with factors such as a low income, shortage of affordable housing, lack of knowledge of Finnish language and the housing system as well as the social service system, migrants are likely to become homeless. Furthermore, according to interviews conducted with undocumented migrants (N=6), their experience of homelessness can be attributed to the absence of a residence permit and restricted rights. Within this report, we highlight instances of homelessness among people with migrant backgrounds, aiming to offer insights for policymakers in sustainably preventing homelessness.

The MASE project was carried out as a research project funded by ARA from September 2023 to February 2024. The project collected data on immigrants who have experienced homelessness in the past or are currently homeless.

Contents

Introduction

The aim of this project is to shed light on migrants' homelessness in Finland's Capital Region. Migrant's homelessness in Capital Region has been an issue since 2014. According to ARA (The Housing Finance and Development Centre of Finland) a significant percentage of homeless individuals and homeless families in the Capital Region (Helsinki, Vantaa and Espoo) are migrants. In 2022 this percentage respectively was 26% and 67% and in 2023 it was respectively 41% and 70%. However, there is no detailed information about their backgrounds and pathways into homelessness. ARA statistics are based on a PIT based survey that ARA sends to municipalities every year, therefore the survey provides a limited estimation on homelessness. Municipalities collect homelessness data from one or more sources: registers of social services, registers of municipal rental housing companies and customer registers of service providers. Some municipalities use Kela's register of social assistance recipients and/or the DVV (Digital and Population Data Services Agency) population data register for obtaining information on homelessness and to verify information gathered from other sources. Based on our experience in Sininauhasäätiö, there are also homeless migrants who are not visible in statistics. In Finnish context this group is considered "hidden homeless". For instance people who have paid for using an address in which they do not actually live, people who get residence permit and are still living in the reception centers and undocumented migrants. The lack of information and the need to do more research on the topic has appeared in many different reports (Pleace et al., 2015; Vilkama, 2021).

In ARA statistics the word 'immigrant' is used, and it refers to someone whose mother tongue is something other than Finnish, Swedish or someone who does not have Finnish citizenship. The definition of the term 'immigrant' involves a lot of room for interpretation. The ambiguity of the definition makes it even more difficult to understand the pathways leading to homelessness for people with migrant backgrounds. The type of residence permit and the length of time lived in Finland can affect the reasons behind homelessness and the pathways leading to homelessness in different

ways. This, in turn, can affect what kind of solutions authorities and policymakers can find to tackle homelessness.

Migrant "in the global context is a person who is outside the territory of the State of which they are nationals or citizens and who has resided in a foreign country for more than one year irrespective of the causes, voluntary or involuntary, and the means, regular or irregular" (European Migration Network Asylum and Migration Glossary, n,d.). In the international context, ‹migrant› and ‹immigrant› are commonly used interchangeably. In Finnish contexts including ARA 'immigrant' is more common. In this report, we have chosen to utilize the term 'migrant' as an umbrella term encompassing both all participants in the study and ARA's definition of 'immigrant'. In the Finnish report, the term 'maahanmuuttanut' will be used and when referencing ARA statistics, the term 'maahanmuuttaja' will be utilized.

There is an ongoing debate among experts and policymakers regarding the precise meaning of 'homelessness'. Some experts define it narrowly as individuals living on the streets or in temporary shelters, while others argue that this definition hides the true scale of a much more widespread social problem (Fiedler et al., 2006; Pleace, 2017; ARA, 2023). In the Finnish context, ARA reports not only include homeless adults in Finland who live outdoors and in shelters, but also those who were temporarily staying with friends or relatives, aligning with the EU-ETHOS definition. In 2023, the portion of this category in Finland was 62%. (Fiedler et al., 2006; Pleace, 2017; ARA, 2023). Nevertheless, our experience indicates the presence of hidden homelessness among migrants that remains unseen in ARA statistics.

In order to develop an effective homelessness policy and achieve equality in housing, more scientific research on the subject is needed. Migrant homelessness, segregation and low-quality housing are challenges in other European countries where migration has a longer history. These challenges have been considered an important topic in

the European Union since 2005 (European Commission, 2005). According to our experiences, people with a refugee[1] background are in a more vulnerable position to become homeless and with the increase in the number of people with refugee backgrounds new forms of homelessness have emerged in Finland. This trend has also been observed at the European level (European Asylum Support Office, 2021; FEANTSA overview of housing exclusion in Europe, 2020). Finland should pay attention to this phenomenon before it becomes a more serious problem. Finland has succeeded in decreasing homelessness with housing first policies. There are nevertheless groups of homeless people, like migrants, whose needs are not addressed by these policies, and no prior study has investigated migrants' homelessness in Finland. Therefore, in this research project, we intended to collect data on homeless migrants' backgrounds and look into their pathways into homelessness. The research questions are: 1) who homeless migrants are, and 2) what have been their pathways into homelessness. We also propose solutions based on the results. Within this report, we also highlight instances of homelessness among people with migrant backgrounds, aiming to offer insights for policymakers on preventing homelessness sustainably. Recognizing hidden homelessness is pivotal for early identification of homelessness and, consequently, the development of a long-term, effective strategy.

[1] Definition of refugee: https://home-affairs.ec.europa.eu/networks/european-migration-network-emn/emn-asylum-and-migration-glossary/glossary/refugee_en

Homelessness: Interplay of Individual and Structural Factors

Research indicates that homelessness results from a complex interplay of structural risk factors at the macro level and individual risk factors at the micro level (Lee et al., 2010). Nooe and Patterson (2010) propose a homelessness model, highlighting individual factors such as age, with young people and the elderly being more vulnerable, vulnerability during separation and divorce, lack of social network, exposure to violence and abuse, mental or physical illness, substance abuse, and limited education. In their model, structural factors contributing to homelessness encompass poverty, unemployment, low wages, insufficient public support, discrimination, and a lack of affordable housing, with families being the most vulnerable group.

Photo: Sofia Eskola

Studies around the world confirm the effect of individual factors in migrants' pathways into homelessness, including the vulnerability of young people fleeing from war (Couch, 2017), low levels of education and lack of local language proficiency (Flatau et al., 2015), lack of knowledge of the housing market (Beer & Foley, 2003), violence (Mayock et al.; 2012: Thurston et al., 2013), mental and physical health (Couch, 2011; 2017) and family conflicts (Kaur et al., 2021).

Gaetz, Gulliver, and Richter (2014) identify economic, social, and policy conditions as structural factors influencing individuals' homelessness. The literature emphasizes a compelling need for policy changes and the introduction of new interventions specifically for migrants, departing from traditional strategies, to effectively address these structural factors (Fitzpatrick et al., 2012). Limited proficiency in the local language exposes certain migrants to discrimination in both employment and housing. Consequently, these individuals may find themselves engaged in low-wage jobs, unable to afford rental accommodations due to insufficient income. This financial constraint increases discrimination in the housing market (Beer & Foley, 2003; Kauppinen, 2019; Kaur et al., 202). In some countries, such as Canada, the termination of government funding after the initial period or the lack of financial support has emerged as a primary cause of homelessness among refugees (Kaur et al., 2021; St. Arnault & Merali, 2019). Additionally, the lack of public support and assistance during the transition period out of reception centers has been recognized as a structural factor influencing homelessness among refugees (Mitton, 2021). In 2010 at the European Consensus Conference on Homelessness, the European Observatory on Homelessness categorized migration as a new structural risk factor for homelessness. The conference's jury emphasized that migration policies should prevent homelessness and called for more research on the relationship between migration and homelessness (Hermans et al., 2020).

Migrants' homelessness in Finland and the Capital Region

Finland has been considered a successful example of the housing first model; meaning that providing a house for the vulnerable is always the top priority (Y-Foundation, 2017). Through PAAVO I 2008–2011 and PAAVO II programs in 2012–2015 as well as the AUNE action plan 2016-2019, long term homelessness and homelessness in general has decreased significantly. These national plans were initiated by the government, and they have been the result of cooperation between the government, municipalities, and NGOs at the national level. NGOs such as Y-foundation, VVA and Sininauhasäätiö have a long tradition of providing support for homeless people. Through these national plans, a shift from the traditional staircase model to the housing first model occurred. The priority changed to providing housing for homeless individuals before addressing underlying health conditions, as opposed to the previous approach where health conditions were addressed first. Further, more subsidized housing has been built, and more effective housing advice services have been provided.

According to FEANTSA, a decrease in homelessness has continued in Finland since the 1980s. According to ARA generally this has been the trend until 2023. The result of studies and official statistics show that the housing first model has not only been good for the homeless person but has also saved money in social services. However, refugees and undocumented people are vulnerable to homelessness (Pleace, 2017; Kangas & Kalliomaa-Puha, 2019).

Migrants' homelessness in Finland was 3-4% in 2001-2005. It started to rise in 2006 to 6.5% and in 2009 to 9% in the whole country. The number was at its climax during the mass migration to Finland in 2015-2016, when it was about approximately 27% in the whole country. After this point migrants' homelessness has had a decreasing trend in the whole country to 18% in 2022. However, there was a significant increase in 2023 to 24%. This percentage, in the Capital Region has been higher than in the whole coun-

try. In 2010 migrants' homelessness in the Capital Region was 13% and during 2015 it was 37%, with a decreasing trend it became 32% in 2020 and 26% in 2022. In 2023, it increased dramatically to 41%, marking the highest point it has ever reached (ARA, 2014-2023).

The number of homeless families with migrant background on the other hand has always been very high both in the whole country and in the Capital Region. In the whole country during the last 10 years this number has varied between 40% and 64%, however, in the Capital Region it has always been higher than 50%.

Migration to Finland has historically been relatively low compared to other European countries; however, it has been on the rise. Currently, the percentage of foreign language speakers in the entire country stands at 8.9%. In 2022, within Helsinki City, this figure was 17%, while in Vantaa, it reached 24.8%, and in Espoo, it was 21.9% (Espoo City, 2022; Helsinki City, 2022; Statistics in Finland, 2022; Vantaa City, 2022). It's worth noting that in all these statistics, a "foreign language speaker" is defined as someone whose mother tongue is something other than Finnish, Swedish or Sami. This definition aligns with the criteria used by ARA for classifying "immigrant".

One of the main approaches used in national plans and programs to reduce homelessness has been housing advice including: basic housing skills, life skills, peer support, and legal advice. City housing advice in Helsinki was established at the end of the 1990s but this was specifically for residents of Helsinki City's subsidized apartments. In 2022, the Ministry of Environment enacted a legislation to promote that housing advice is expanded through cities or welfare counties and is available to everyone including those who live in private apartments or private companies' apartments. The act was put into force in January 2023, and it will expire December 2027. The goal is to gather insights based on the experiences during this period to assess the future direction of housing advice. This is in line with previous and current governments' plans to eradicate

long term homelessness by 2027 and Helsinki City's plan to eradicate homelessness by 2025. The advice includes financial management, lease agreement, and relations with neighbors (Laki: asumisneuvonnan tuesta kunnille vuosina 2023–2027, 2022).

Moreover, one of the main target groups in the AUNE action plan 2016-2019 was migrants and according to it many NGOs funded by STEA (the Social and Health Organization Assistance Centre), started to provide housing advice, trainings, materials and advocacy for migrants in different languages; for example, the Katto program in Moniheli has a permanent fund from STEA.

The Kota-program at Sininauhasäätiö began with two projects in 2017-2019. One project, funded by AMIF (European Union's Asylum, Migration and Integration Fund), organized housing courses and orientation for quota refugees in Uusimaa, Finland. The second project, funded by STEA, assisted recent residence permit holders in finding housing and leaving reception centers and provided support for undocumented migrants. In 2020, the Kota-program secured permanent STEA funding for a broader mission: preventing migrant homelessness. This involves housing courses and multilingual housing advice. The target group is migrants who have recently moved to Finland or need support for different reasons, such as lack of Finnish or English proficiency, digital illiteracy, or ongoing mental health challenges. They also offer assistance to undocumented migrants. These services are available to residents of the Capital Region, with courses extending to the whole Uusimaa region.

The other main strategies of national plans and programs have been to build and buy more rental apartments for supported housing, as well as to build and renovate more affordable subsidized homes funded by the state. (Kangas & Kalliomaa-Puha, 2019; Kinni, Personal meeting, September 2023; Valtioneuvosto, 2023). In addition, according to FEANTSA (2022) the percentage of people experiencing poor quality housing in Finland has increased 100% since 2019. Further, compared to 2009 overcrowding has

increased by 72% in Finland. 80% of houses and apartments in Helsinki City are studios and one-bedroom apartments (Helsinki City, 2022); therefore, there is a lack of big family apartments.

Finland's Social Insurance Institution (Kela) provides support to those who lose their jobs or face challenges, offering, for example unemployment benefits. Kela, also manages tax-funded housing allowances to assist low-income households in managing housing costs. However, the new government (2023) has made few reforms to cut down on housing allowances. According to which, for example, owner-occupancy will not get any housing allowance anymore and students will get less housing benefits. Housing allowance will be reduced 10% (Kela, December 2023). Kela benefits have been considered one of the main factors in decreasing homelessness in Finland (Kangas & Kalliomaa-Puha, 2019; Pleace, 2017). Changes will be put into force in April 2024, and experts in different fields have already warned about the consequences (Finnish National Youth Council Allianssi, 2023; National Union for university students in Finland (SYL), 2023; Saloma, 2023). The new government is also planning to create a separate social security system for newcomers who come to Finland based on humanitarian reasons. This worries many experts because the reforms could lead to more inequality and the marginalization of certain groups. This reformation is still under discussion and has raised many critics and worries (YLE, September 2023).

Migrants' Integration Process

In Finland, the Ministry of Economic Affairs and Employment holds the responsibility for integration legislation, with a primary focus on promoting the smooth integration and inclusion of migrants into Finnish society (Laki: kotoutumisen edistämisestä, 2023). The process involves collaboration between municipalities, the Employment and Economic Development Offices (T.E. offices), and educational institutions, aiming to tailor the integration plan to each individual's unique needs. This plan emphasizes language proficiency in either Finnish or Swedish to equip migrants with the skills needed for employment as well as knowledge of Finnish culture and society (Kenelle kotoutumissuunnitelma tehdään?, n.d.; Kotoutumiskoulutus, 2023).

However, challenges have arisen in maintaining the integration plan's core objectives due to resource constraints and the plan's generalization across migrants with diverse backgrounds, needs, and skills. Even though a crucial component of the plan is Finnish or Swedish language teaching, according to the OECD, over 80% of participants fell short of reaching the desired Level B1.1, while this proficiency level may be sufficient for only certain jobs and specific life situations. Further, these courses are only offered cost free to unemployed migrants with a residence permit. Unfortunately, this approach excludes individuals who work full-time, engage in full-time studies, or cannot commit to daily language school attendance. In addition, there are long queues for integration plan language courses, even though they are supposed to begin within 1-2 months after assessing language skills (Heikkilä & Peltonen, 2002; Koskela, 2014; Lehtimaja, 2017; OECD, 2018; Bontenbal & Lillie, 2022; Kotoutumiskoulutus, 2023).

According to the Ministry of Economic Affairs and Employment's review (2020), one third of those who have participated in five years-integration plans are out of the labor force and one third are still looking for a job (Alasalmi, Busk, & Holappa, 2023). This is in line with the fact that unemployment among migrants is higher than among the native population (Nichols & Virsinger, 2021). According to different studies some reasons

behind the high unemployment among migrants in Finland are the lack of Finnish language skills and employers' negative attitude toward migrants (Heikkilä, & Peltonen, 2002; Bontenbal & Lillie, 2022)

The previous government proposed a new integration act set to be enforced in 2025. Under this new act, municipalities will take on the responsibility of implementing integration plans to expedite the integration process. It's been underscored that the integration process should commence immediately. Promoting employment of women and, migrants who are outside of the labor force and cooperation with the third sector are the highlights of the new act. The integration plan currently spans three years, with the possibility of extending it for a maximum of two additional years in cases where there are specific needs and valid reasons, as determined through an assessment conducted during the initial three years. However, as of 2025, this duration will be reduced to two years, with the same potential for a two-year extension as before. This alteration has raised concerns among many experts who question whether it will accelerate the integration process for migrants, as cited by the government as the rationale for this modification (Laki: kotoutumisen edistämisestä, 2023; Finnish Government, 2021).

Asylum seekers[2] and refugees in Finland

Asylum-seeking in the EU and Finland often involves long waits in reception centers. In some cases, people have to wait and live in reception centers for many years, especially in 2015-2017 period (Kangas & Kalliomaa-Puha, 2019; FEANTSA, 2020). Asylum seekers fit the ETHOS homelessness definition but are not counted in ARA statistics. While Finland has had fewer asylum seekers compared to other EU countries, there was a spike in 2015 due to EU migration surges with Iraq, Afghanistan, Somalia, and Syria as top countries of origin (Tiainen, 2016). Asylum requests dropped in Finland afterward but increased moderately in 2022 due to the Ukraine war (Finnish Government, 2023).

[2] Asylum seeker definition: https://home-affairs.ec.europa.eu/networks/european-migration-network-emn/emn-asylum-and-migration-glossary_en

The reception of asylum seekers in Finland is overseen by the Finnish Immigration Service (Migri), operating under the Ministry of Internal Affairs. Once an asylum seeker's application is approved and they are granted a residence permit, the next step is transitioning out of the reception center. Migri aims to facilitate this transition promptly, although there isn't a strict deadline. Depending on where the recent residence permit holder secures an apartment, the individual becomes a resident and client of a specific municipality.

One option for refugees is getting a municipal placement (kuntapaikka). This means that municipality takes responsibility to find an apartment for them (Kuntapaikoista sopiminen tukee sujuvaa kuntaan siirtymistä, n.d.). In Finland, ELY centers (Center for Economic Development, Transport, and the Environment) oversee the regional coordination of municipal placements for refugees. These placements are granted to quota refugees, minors, and potentially other refugees with international protection. However, according to Jaana Suokonautio, an immigration officer at ELY centers (2023), the decision on the quantity and recipients of municipal placements lies with each municipality's council, which communicates its preferences to ELY centers. Consequently, the annual number of available municipal placements is limited and subject to variation. For instance, in 2016, ELY centers granted about 1000 municipal placements in Uusima region. Whereas, in 2023, a total of 700 allocations were made, with a primary focus on Ukrainians in accordance with the municipality's preferences. Challenges have arisen, particularly regarding the mismatch between the location of these placements, mostly in smaller cities, and the preference of refugees to stay in the Capital Region. (Personal communication, November 2023).

Recent residence permit holders have two other options: they can either independently search for an apartment or seek assistance from the staff at the reception center. One staff member from the reception center in the Capital Region mentioned that reception center instructors conduct weekly housing search workshops, and they also

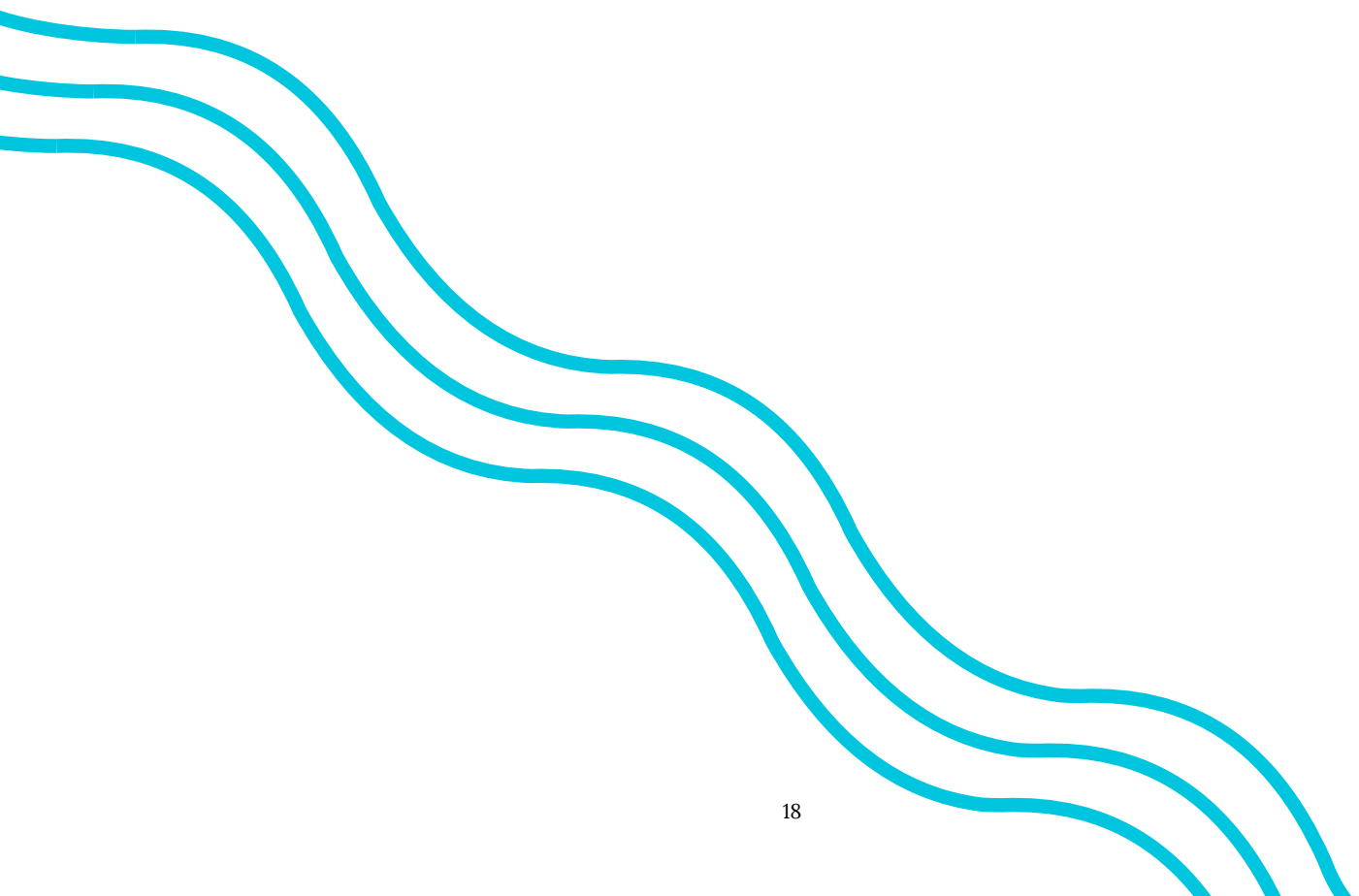
direct individuals to NGOs that provide housing support and advice to migrants in various languages. Examples of such NGOs include Kota Sininauhasäätiö and Katto Moniheli. (Migri, n.d.; Personal conversation with reception center staff, October 2023).

Photo: Sofia Eskola

Some asylum seekers decide to live with friends and family outside the reception center while waiting for Migri's decision on their asylum-seeking application. They are still considered reception center clients but are called ‹private accommodation› residents. When they get a residence permit from the reception center's perspective, priority is given to those who are still residing within the reception centers in terms of receiving support and assistance in securing their own rental housing (Personal conversation with reception center staff, October 2023).

It is worth noting that Ukrainians have been granted temporary protection in the EU, and this protection has been extended until 2025. According to Migri the processing time for a temporary protection application is one week. Although this situation has strained the social support system in Finland, it has provided a smoother and different

process for Ukrainians compared to the asylum seekers in 2015. For instance, Kela has introduced new application forms in Ukrainian and Russian languages to apply for benefits, whereas previously, these forms were solely accessible in Finnish, Swedish, Sami, and English. (Kela, March 2023; Migri, October 2023).



Design and Method

Participants

Background surveys and interviews were completed during the autumn of 2023 with 29 participants with migrant backgrounds including 19 individuals living alone, 4 families and 6 undocumented migrants. These surveys and semi-structured interviews lasted between 30 and 60 minutes and were conducted either in person or over the telephone, depending on the participant's preference. Most of the interviews were recorded, transcribed, and translated into English but in some instances, at the participant's request, the researcher wrote down the answers instead of recording them. Before the interviews, participants received information about the research, and they were constantly reminded of the voluntary nature of the participation and their freedom of choice in answering the questions and withdrawing from the research at any point. All information was collected anonymously. Participants were enlisted through organizations offering housing advice to migrants in the Capital Region (Helsinki, Espoo and Vantaa). Additionally, some participants were recruited directly through Helsinki Housing Advice. The research permit and ethical review process were done according to each organization's ethical regulations. In this study, we have chosen to concentrate on non-Ukrainian migrants due to the distinct nature of Ukrainians' residence permit process compared to other nationalities.

Instrument

Data collection involved conducting a brief survey and semi-structured interviews. The survey encompassed questions about participants' place of birth, duration of residence in Finland, mother tongue, age, gender, employment or student status, education level, type of residence permit, and the reason for relocating to Finland. The survey was completed by the researcher based on the participants' responses. Furthermore, semi-structured interviews were conducted to gather informa-

tion about participants' experiences with homelessness. These interviews explored details such as when homelessness occurred, its duration, underlying reasons, living conditions during that period, available support from the social services, health challenges faced, and the participants' current housing situation. The researcher speaks Farsi/Dari, Sorani Kurdish, English, and Finnish, and for other languages, interpretation services were utilized when needed.

Qualitative analysis

In this research, all the interviews were transcribed and prepared for analysis using a method known as constructivist grounded theory, as outlined by Charmaz (2006). This approach aligns with the interpretive approach to qualitative research, emphasizing that the theoretical analyses are interpretations of reality rather than purely objective descriptions. The analysis process followed four key steps: First, there was the process of initial coding, where each line of data in the interview transcripts was labeled based on the nature of the content. This involved identifying specific incidents, factors, actions, interactions, or processes contributing to migrant homelessness. Subsequently, the analysis moved to focused coding, which entailed synthesizing larger segments of data. This synthesis was based on the most frequent and significant codes identified during the initial coding phase. The third step was constant comparison, where an ongoing evaluation occurred at each level of analysis. This involved comparing and contrasting data, including comparisons between initial codes, initial codes to categories, and categories to categories. The final step involved integrating conceptual categories derived from the data into a coherent model or framework. Essentially, it is about bringing together the different elements discovered during the analysis into a meaningful and organized structure. This process was done separately for individuals living alone, and families.

Results

In this study background surveys and interviews were completed with 29 participants: 19 individuals living alone, 4 families and 6 undocumented individuals. Participants had a broad range of background characteristics that have been presented in Graphs 1 to 4 and Tables 1 to 4. Answering the interview questions resulted in two flowcharts (Figures 1 and 2) for understanding pathways into homelessness for migrants living in the Capital Region.

Photo: Unsplash/Artur Aldyrkhanov

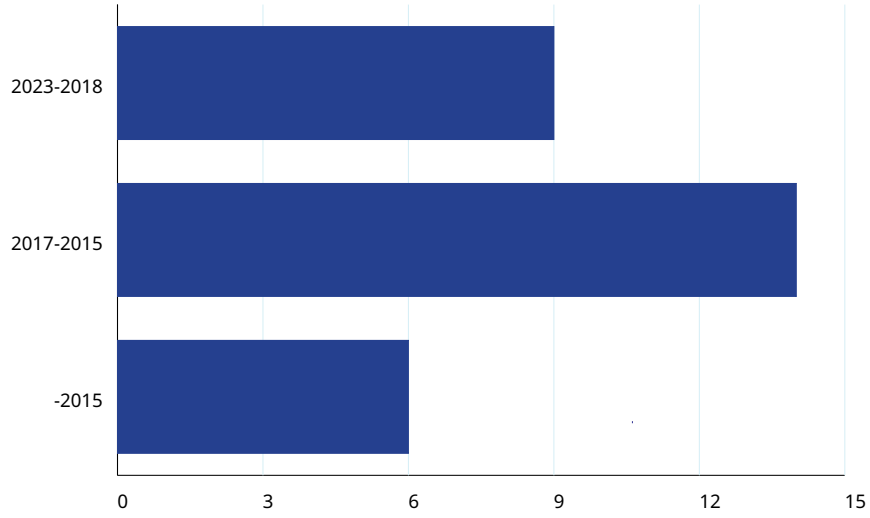
Participants background information

In this study 21 men and 8 women took part, primarily within the age range of 20 to 49 years. Notably, one participant was under 25 years old, and two out of six undocumented participants were between the ages of 20 and 29. Additionally, one of the undocumented participants was female.

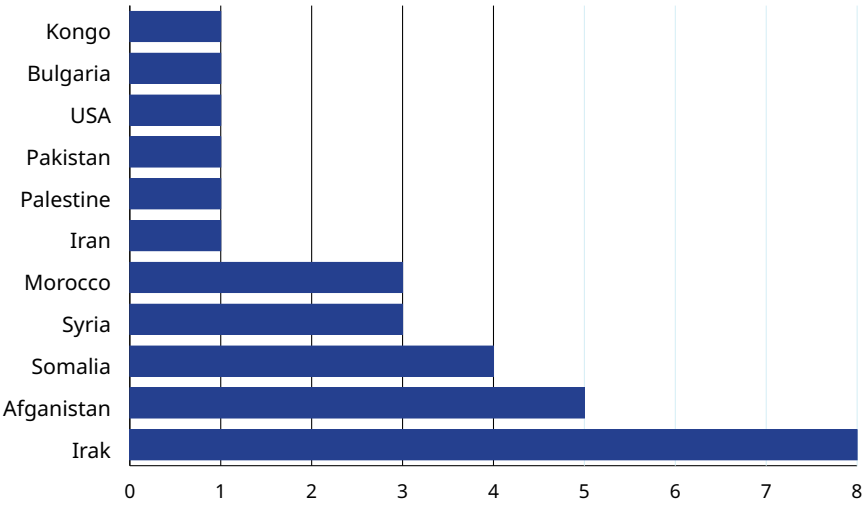
The study's participants mostly relocated to Finland during the extensive migration to Europe and Finland in 2015-2017 as asylum seekers. They predominantly originated from Iraq, Afghanistan, Somalia, and Syria, consistent with the historical migration patterns to Finland during that period.

The majority of the participants migrated to Finland as asylum seekers, highlighting the vulnerability of this group to homelessness. Nonetheless, some participants who arrived in Finland for work and study also faced instances of homelessness.
While no quantitative analysis was performed, it is intriguing to observe the participants'diverse backgrounds in terms of education, current residence permit status, and the reasons for moving to Finland.

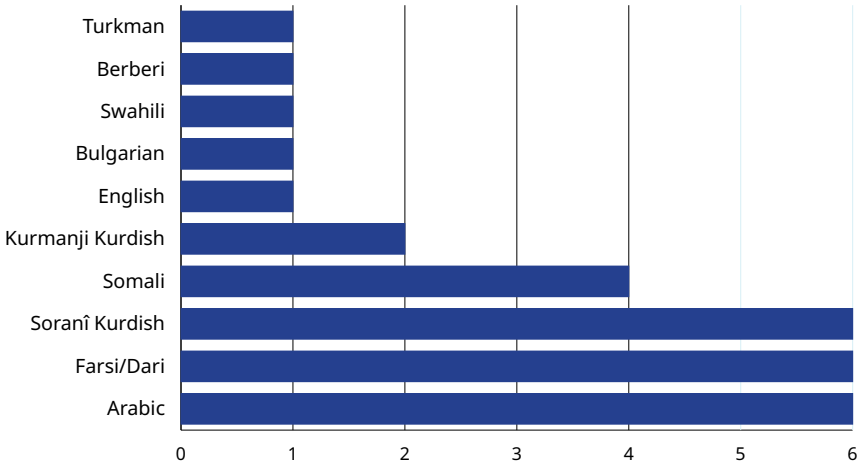
Graph 1 *Year of coming to Finland*



Graph 2 Country of origin



Graph 3 *Mother tongue*



Pathways into Homelessness

Emerging flowcharts (Figures 1 and 2) based on the interviews suggest that migrants may encounter homelessness, whether shortly after obtaining their residence permit or later in life. Participants with a migrant background who have experienced homelessness revealed various critical incidents contributing to this situation. These incidents include abandonment and getting no support and advice immediately after obtaining the residence permit, rent increases, changes in family size, home renovations, pursuit of independence, neighbors' complaints, and relocation to the Capital Region. When these critical incidents coincide with additional challenges such as low income, a shortage of affordable housing, and a lack of familiarity with the Finnish language, the housing system, and the social service system, the likelihood of migrants becoming homeless significantly increases. For certain participants, homelessness resulted from a single contributing factor, while for others, a combination of multiple factors led to the challenge.

In this study 19 individuals living alone, 4 families and 6 undocumented individuals participated. We will discuss the pathways into these group's homelessness separately in line with the social services in Finland and the way ARA reports homelessness statistics.

***Table 1** Employment*

Employment situation	Number
Working full time	8
Working part time	2
Unemployed	19

***Table 2** Student status*

Student status	Number
Yes	8
No	2

***Graph 4** Level of education*

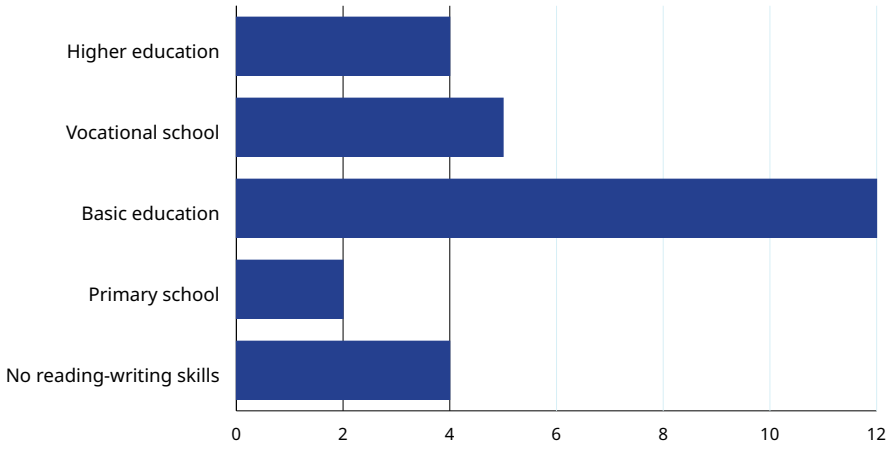


***Table 3 & 4** Reason of moving to Finland*

Type of current residence permit	Number
Finnish citizenship	8
Permanent	2
Four-years	7
One-year	2
No residence permit (undocumented)	6

Reason of moving to Finland	Number
Asylum seeker	18
Work	4
Family tie/ reunification	3
Quota refugees	2
Study	1
Tourist	1

Individuals living alone

Timeline: The majority of the participants experienced homelessness between 2020 and 2023. Three participants faced homelessness during 2010-2019.

Duration: The duration of homelessness varied significantly among these individuals. While most endured homelessness for 2-11 months, four participants struggled with homelessness for 1-2 years. Seven participants experienced two to three episodes of homelessness since moving to Finland.

Current Situation: At the time of the interview, five participants remained homeless; three were residing with friends, and two were still living in a reception center. All of them were in contact with and receiving support from an NGO specializing in housing advice for migrants. Ten participants successfully resolved their homelessness situations with assistance from NGOs providing advice in their native language, and regularly submitting housing applications on their behalf. With that support, they secured accommodations by renting from private landlords or companies. Two participants received support from city housing advice and secured housing offers from the city's subsidized apartments. Two participants independently resolved their housing matters and rented apartments from private landlords.

Place of Stay During Homelessness: The majority of the participants lived with friends, migrant acquaintances, or relatives during periods of homelessness. However, two participants periodically slept in their cars. Three participants, employed at the time, mentioned renting apartments from the black market for short periods because they were cheaper. Black market means that the landlord does not allow them to register the address in their name, and there will be no official lease agreement, so this is a very unstable situation. One participant paid a monthly fee to someone to use his address in official registration without being allowed to live there. Some participants' addresses were registered as ‹poste restante› during homelessness, while most uti-

lized a friend's address. Those who were homeless but were using a friend's address in official registration are examples of hidden homelessness that are not likely included in ARA statistics.

Participants who were homeless for 1-2 years found varied short-term solutions, including staying with different friends and migrant acquaintances, renting from the black market periodically, and at times sleeping in their cars.

Being abandoned: Immediate homelessness after obtaining the residence permit

The journey from obtaining a residence permit to settling into stable housing poses significant challenges for migrants. This vulnerability stems from a complex interplay of factors, including a lack of proficiency in the Finnish language and an unfamiliarity with the housing system in Finland. Refugees within this group face vulnerability, being urged to leave reception centers upon obtaining residence permits while struggling with a lack of essential skills and knowledge (Figure, 1). According to some refugee participants, they were offered support and guidance to secure their initial housing in Finland promptly upon obtaining their residence permits. The staff at the reception center assisted them with housing applications and provided support in every step, including signing the lease agreement and transitioning out of the reception center. As it has been shown in the flowchart (Figure1), this is where the initial housing went well.

However, some participants, initially entering Finland as asylum seekers but securing their first residence permits based on work[3] , provided narratives of their encounters with immediate homelessness. Their stories underscore a critical gap in the provision of essential advice and support on housing matters, leaving them to figure out their housing challenge on their own.

[3] Asylum seekers right to work in Finland: https://migri.fi/en/asylum-seeker-s-right-to-work

One participant said:

> "It is most difficult for those with work-based residence permit. We usually get no support because we work, and we are expected to handle the matter ourselves."

Transitioning out of a reception center is a critical stage, as the individual is not yet a municipal client, has limited language skills, and is unaware of the services available to them. Becoming a municipal client[4] as a newcomer, after receiving a residence permit, involves registering the person's address in the DVV system as a foreigner. DVV registration as a foreigner takes time to finalize, currently 11-13 weeks (DVV, n.d.). Municipal placements (Kuntapaikka) have been one solution in Finland for refugees; however, they are available in a limited number and priority is given to quota refugees, minors and those in more vulnerable situations. In addition, for example in the Uusimaa region, a key challenge has emerged regarding the mismatch between where these placements are predominantly located, often in smaller cities, and refugees' preference to stay in the Capital Region. (Jaana Suokonautio, Immigration Officer at ELY-center, Personal communication, November 2023).

Reception centers offer limited assistance to new residence permit holders regarding housing matters. However, according to working participants, they did not receive essential housing advice, leaving them uninformed about the services provided by municipalities and NGOs because they are employed. Even though they have asked for help and assistance. This lack of information proved to be a critical factor leading to their homelessness. It's noteworthy that initial experiences of homelessness are not exclusive to asylum seekers. For instance, a participant who arrived in Finland as an

[4] Importance of having Municipality of residence https://dvv.fi/en/municipality-of-residence

international student and another participant who came for work also faced homelessness due to a lack of knowledge and skills.

These participants overcame their homelessness by seeking assistance from fellow community members proficient in Finnish or English who had more extensive experience living in Finland. Notably, the participants highlighted that they did not receive any information from the staff at the reception centers. Within this specific group, three participants faced a second episode of homelessness after one or two years, while one participant endured three cycles of homelessness. The primary factor in these recurrent challenges was financial constraints. Due to their low income, the high cost of rent made it difficult for them to afford the apartment, leading to the cancellation of lease agreements and a return to living with friends. Despite residing in Finland for several years, some participants have remained unaware of available services, lacked proficiency in Finnish, and were dependent on their language communities for support. As one participant expressed:

> "My boss helped me [find my first apartment in Finland]. He also speaks .... [participant's mother tongue] .... I cannot read and write, so we called together to the landlord. He agreed to show me the house and I got it. It was very expensive for me, but I had no other choice. When the landlord raised the rent even higher, then I had to cancel the lease agreement and that is how I ended up living with my friend."

Among participants there were 4 who got their residence permit recently, but they have been living in reception center for 3-8 months. At the time of the interview, they were still living in the reception center. Due to a lack of knowledge and skills they were not able to find a house independently. According to these participants reception center

staff sometimes did housing applications for them but since this has not been enough, they have been given NGOs' contact information and through them two participants were able to move to their own house. Two were still living in the reception center at the time of the interview. For example, one participant said:

> "She [the reception center staff] did some applications for me, but I heard about your colleague [Sininauhasäätiö staff], and I thought it goes easier if someone who speaks my mother tongue helps me, so I contacted your colleague and in one month the apartment was found for me and I signed the contract."

Lack of skills and knowledge

As illustrated in the flowchart (Figure 1), one of the prevalent factors contributing to homelessness among migrants, whether at the beginning or later in their housing journey, is a lack of essential skills and knowledge. Participants frequently cited challenges related to a deficiency in Finnish or English language proficiency. Additionally, some individuals faced difficulties in reading and writing, even if they could converse in Finnish. Digital literacy also emerged as a hurdle for some to be able to find a house. In some cases, only the language was the challenge, but in other cases the person lacked all the skills.

The language barrier made it difficult for some participants to manage their housing and other issues independently. Working participants expressed their exclusion from the Finnish language courses outlined in the integration plan, as these courses are exclusively available to unemployed migrants. Additionally, the unavailability of affordable evening Finnish language courses has posed a challenge for them in en-

hancing their language proficiency and, subsequently, advancing in their job positions. Consequently, they have relied on their own language community, a reliance that has resulted in negative consequences for some. For example, one participant placed trust in a fellow community member, sharing online banking information, only to have that trust exploited, resulting in unauthorized online purchases and substantial debt. In another instance, a participant fell victim to human trafficking, engaging in unpaid work for a community member under the promise of a work contract to extend their residence permit.

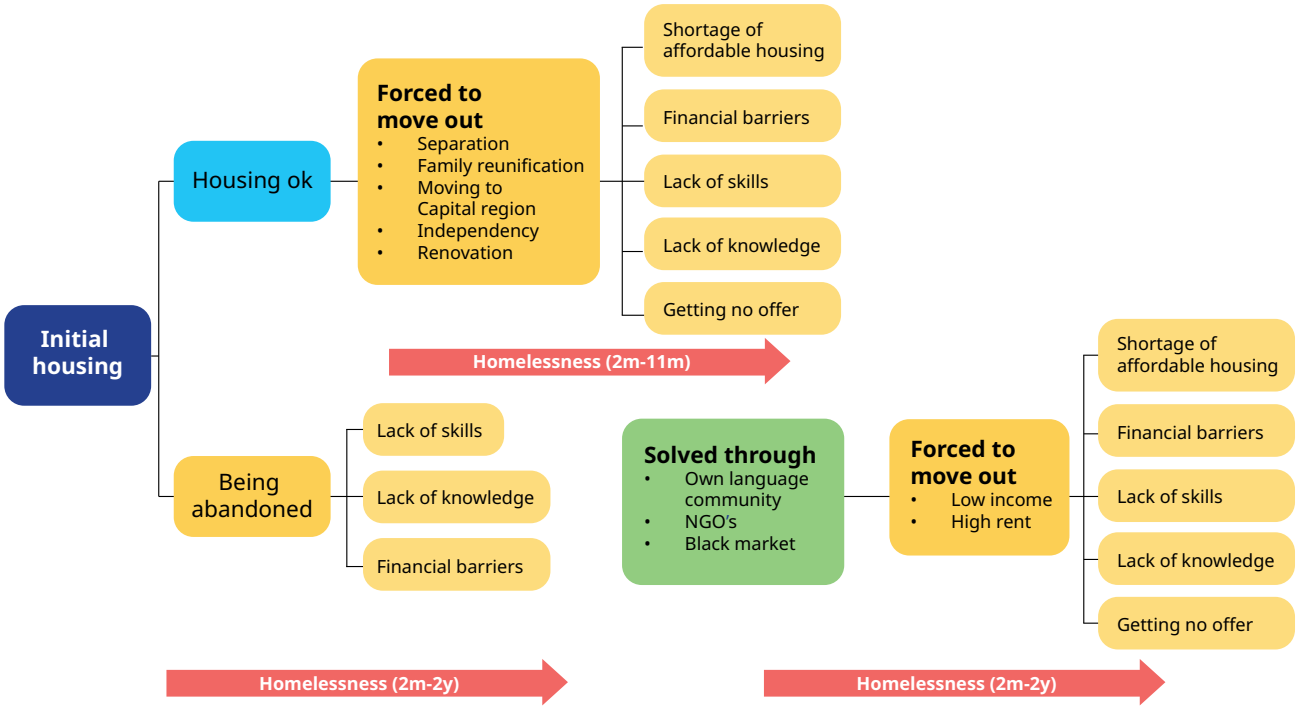
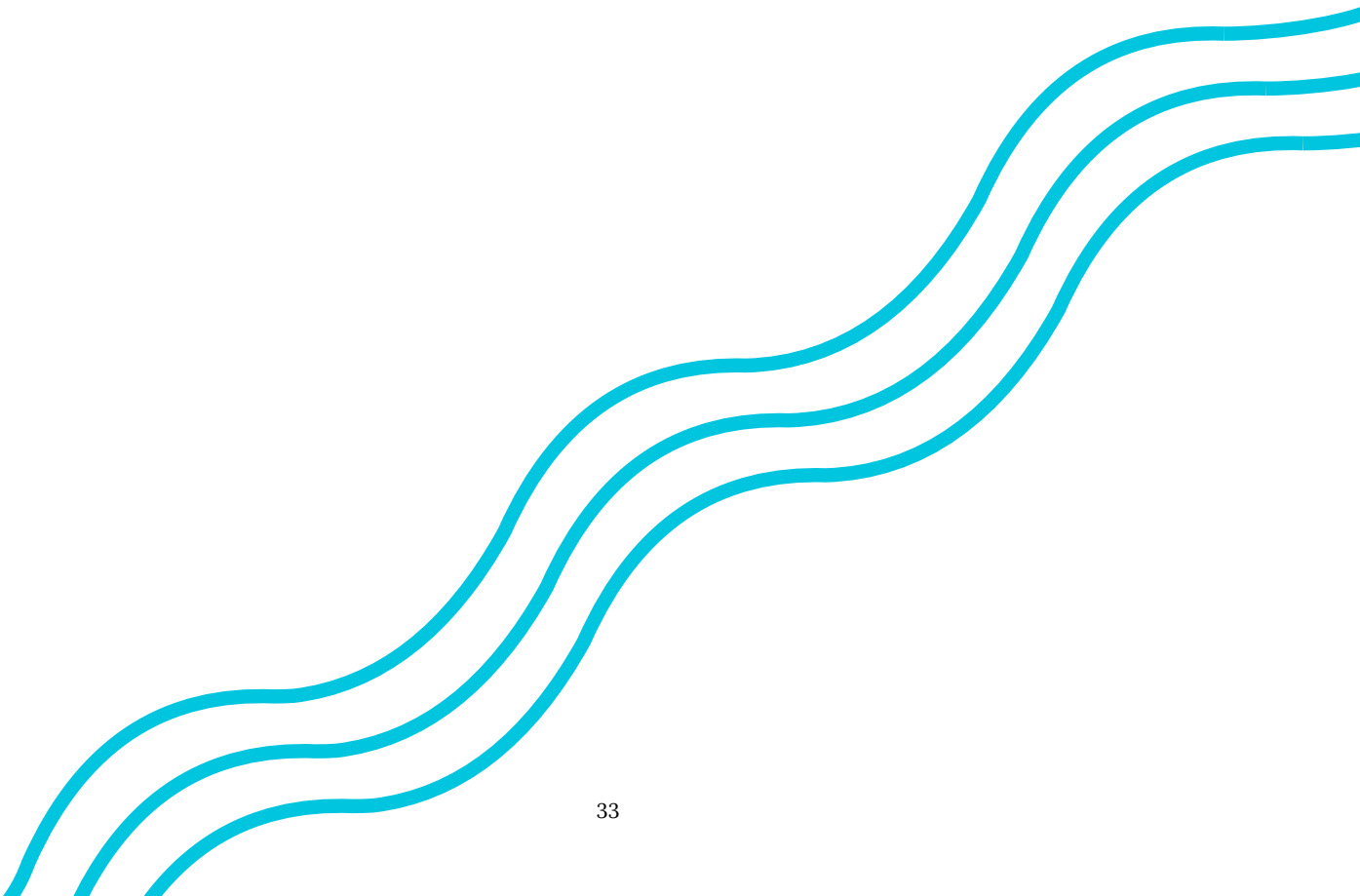


Figure 1: *Pathway into homelessness of migrants who live alone.*

The language barrier posed an initial challenge for all participants upon their arrival in Finland. However, for working participants, it transforms into a persistent obstacle over the long term. Their demanding work schedules leave them with limited time for Finnish language acquisition; furthermore, they get less support because they are expected to be more independent according to them. Additionally, they are struggling with their low income, and all of these factors makes them more vulnerable to the risk of homelessness.

Another notable contributor to homelessness among participants was a lack of knowledge, particularly concerning the housing system and application procedures in Finland. This knowledge gap was particularly pronounced among first residence permit holders. Surprisingly, many participants remained uninformed about available housing advisory services that could offer support in addressing their homelessness. Participants typically acquired information about housing advice services, provided by both the city and NGOs, after experiencing a period of homelessness. This information was often obtained through their respective language communities. In certain instances, working participants expressed concerns about seeking advice, fearing potential consequences for their future residence permit extensions. Their apprehension stemmed from the belief that seeking advice or financial support might negatively influence their ability to extend their residence permits later on, even though, due to their very low income they would be entitled to for example housing allowance. Some participants cited the new government's proposed changes to regulations concerning migrants, leading them to choose homelessness over risking their future residence permit extensions. The following quote illustrates both a lack of skills and knowledge. This participant faced two years of homelessness after initially obtaining a work-based residence permit.

“As I told you I cannot read and write in Finnish, I do not have digital literacy, it was difficult for me to do applications. I was also working, and I was worried getting support can affect my residence permit, the first one [residence permit] was based on work”.



Financial barriers

Low income and shortage of affordable housing: A crucial factor contributing to the homelessness of participants who were employed was their low income. For some, this financial challenge led to recurrent episodes of homelessness, and it was also a significant factor in their initial experience of homelessness, as mentioned earlier. To address housing issues temporarily, some participants resorted to renting inexpensive shared rooms in the black market, aiming to avoid constant relocation, and living with different friends. A potential solution for this group is applying for subsidized housing. Two participants successfully navigated this process and received offers from the city. Subsidized apartments are limited; therefore, priority is given to applicants with the utmost urgency. For example, in Helsinki on average every year the number of applicants for the city's subsidized housing is three times more than the number of available houses and more than 50% of the applicant are in a very urgent situation. (Mäki and Rask, 2023). In one instance, a participant got guidance from city housing advisors for housing applications, but the rental cost of the offered apartment remained unaffordable. As expressed by the participant:

> "Social worker contacted me last time and she found an affordable apartment for me. The rent was good even though it was far from my work, but the deposit was high, 1200€ for deposit plus the first rent 750€ was needed and I don't have that money. So, I rejected it. It was cheap but very old. My issue was more the money [deposit]."

Participants who were unemployed or student also suffered from a lack of affordable housing even though they were eligible for Kela' housing allowance and benefits. The scarcity of affordable housing has been particularly emphasized as a concern in Finland's Capital Region. Kela imposes rent limitations based on the household size and

the city where the participants rent their apartments[5] [6]. Consequently, any changes in circumstances, such as separation, death, or rent increases, necessitated a move to a more economical apartment. Participants received notifications from Kela, instructing them to relocate within a specified timeframe to comply with the rent limitations. In addition, the lack of knowledge and skills in navigating the housing exacerbated the challenges of finding alternative accommodation, leading to intermittent periods of homelessness.

Credit Background Challenges: Another hurdle identified is related to credit background, as private companies and landlords routinely examine the credit histories of applicants before making an offer. This limitation narrows the housing possibilities for individuals with debts, often directing them toward subsidized apartments. For instance, a participant who had to relocate following a divorce struggled to secure another residence due to credit background issues and shortage of affordable housing.

> "My wife filled in divorce papers. It was very difficult. I had rented an apartment for the whole family, and I bought furniture. Suddenly I had to find a smaller apartment because now I was going to live alone and Kela have a limitation for one person housing allowance. The lease agreement was in my name. Kela has gave me some time to find a cheaper and smaller apartment. I went to Monik[7] , They did some applications for me, but they were not able to find anything for me because I have credit background."

[5] Kela's rent limit 2023: https://www.kela.fi/documents/410315/20124/asumismenojen_rajat_2023.pdf/d01f54b3-2240-6eb94-5139-4caaa5598a1?t=1669183666975
[6] Kela's General housing allowance calculator: https://laskurit.kela.fi/general-housing-allowance-calculator
[7] Monik ry offered multilingual support and advice to migrants in Itäkeskus in 2021-2019.

Getting no offer

Interestingly, there were participants proficient in Finnish or English, possessing adequate knowledge of the system, and actively engaging in housing applications independently, yet they encountered difficulties in receiving house offers. Fortunately, with assistance from non-governmental organizations (NGOs) specializing in housing advice for migrants, they successfully secured an apartment, resolving their homelessness challenge.

> "You know, I speak Finnish good enough to do house applications myself. I was first living in Kotka and then Lahti. There I found house for myself. When I moved to Helsinki, I did the same thing myself before contacting Sininauhasäätiö, but I got no house offer. I was living with my friend for 6 months and nothing. My address was poste restante. It was so difficult. I had my own home, and I was living by myself independently for five years and this 6 month was so difficult".

According to a study conducted in Finland, landlords view having a foreign background as a negative factor and a Finnish background as a positive factor when selecting tenants for their apartments. This suggests discrimination by landlords against migrants. (Vilkama, Myllylä, & Puurunen, 2021)

Families:

Four families, each headed by a single mother with 3-8 children, participated in this study.

Timeline: Families in this study encountered homelessness between 2020-2023.

Duration: The duration of homelessness ranged from 2 months to 1 year. Notably, two families experienced two separate episodes of homelessness, while, another family, received notices of lease agreement termination on two occasions.

Current Situation: At the time of the interview, two families were still residing in temporary accommodations provided by social services and NGOs.

Place of stay during homelessness: Throughout the period of homelessness, all the families received support and guidance from both municipalities' social services and NGOs. They stayed in temporary accommodations arranged with assistance of social services or NGOs.

The emerging flowchart (Figure 2) from the interviews with families suggests that families with migrant background may encounter homelessness later in life. None of the participants experienced homelessness after obtaining the first residence permit. They either got support from the reception center staff or got a municipal placement. Participants revealed various critical incidents contributing to their homelessness. These incidents include changes in family size, home renovations, and neighbors' complaint. When these critical incidents coincide with additional challenges such as a shortage of affordable housing, and a lack of familiarity with the Finnish language, the housing system, and the social service system, the likelihood of migrant families becoming homeless significantly increases.

Shortage of affordable housing

These migrant families faced the necessity to vacate their homes due to reasons such as separation, the loss of a family member, renovation, and, in two instances, termination of lease agreements by landlords following water damage and neighbors' complaints. Finding alternative housing within the confines of Kela's rent limitations proved challenging for these families. Despite their connections with both social service experts and NGOs specializing in housing advice for migrants, the primary obstacle they encountered was the scarcity of affordable large family apartments in the Capital Region. In Helsinki 80% of houses and apartments are studios and one-bedroom apartments (Helsinki City, 2022).

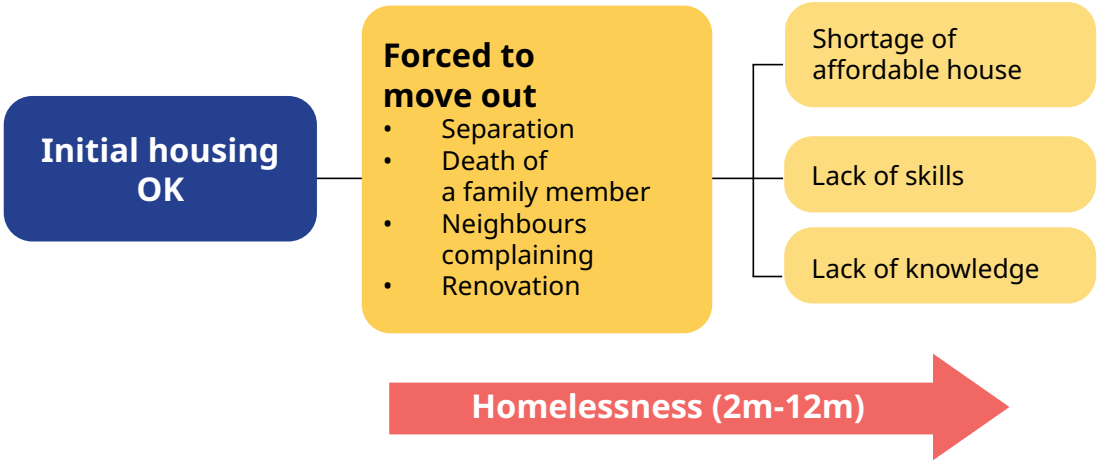


Figure 2: *Pathway into homelessness of family migrants*

All participants consistently sought subsidized apartments. With support from social service and NGOs they were consistently renewing application. Among these participants one family received a housing offer from the city after two months of residing in temporary accommodation. Conversely, another family has been in an NGO's temporary family apartment for nearly a year, struggling to secure a sufficiently large and affordable permanent housing:

> "I applied for all subsidized apartments in Espoo, Vantaa, and Helsinki. The thing is it is very difficult to find big affordable apartments according to Kela limitations. I have 4 kids and we are 5-member family. I need a 3-bedroom apartment. My kids are teenagers... Helsinki City told me I am not priority for them because I am resident of Vantaa. Then Vantaa offered me two times 2-bedroom apartment. It was too small. Even my social worker told me this is too small for you. I rejected them."

Participants have been hoping to address their housing challenges through subsidized housing. Similar to individuals living alone, the availability of subsidized housing is severely restricted, with a priority given to the most urgent applicants and the number of available houses is less than the number of urgent applicants for example in Helsinki (Mäki and Rask, 2023). Furthermore, according to ARA the proportion of subsidized three to four-bedroom apartments in the Capital Region ranges from 4% to 7% (Personal communication with Sina Rasilainen, February 2024).

Lack of skills and knowledge

Some mothers faced an additional challenge as they lacked language skills and were unfamiliar with the Finnish housing system, impeding their capacity to address the matter independently. Two participants shared that, prior to the death of their husband or separation, their husbands had shouldered the responsibilities. Consequently, these mothers found themselves needing to start anew, learning various aspects from the beginning, which posed an extra challenge for them. “As my husband was taking care of everything, I knew nothing. I started to learn”, one of the mothers said.

The upcoming integration plan, set to be implemented in 2025, places particular emphasis on migrant women who have stayed at home for a long time, dedicating substantial time to raising their children. Recognizing the impact on their ability to engage actively in society, the plan allocates a specific budget to support these mothers in overcoming barriers to participation, such as pursuing education and acquiring new skills (Laki: kotoutumisen edistämisestä, 2023; Finnish Government, 2021).

Neighbors’ discrimination and racism

Two families lost their houses because the landlord canceled the lease agreement with them due to multiple complaints from neighbors. Participants mentioned that neighbors complained about children bothering them and disturbing them. As a participant mentioned:

> “ They told me my children are making a lot of noise in the stairs, one neighbor one time stopped me and told me I have too many children”.

One of the mothers shared her encounter with racism within their housing complex. Since their arrival in Finland, the landlords of two different apartments have terminated their lease agreements following complaints from neighbors. Reflecting on this, the mother of the family stated:

> "There is racism in the society. Government should teach people. If you decide to accept quota refugees prepare the society for it. When I came everything was taken care of, I had my own house I got social supports, but the problem is racism. When I am in the lift, Finnish people do not come inside, when someone is already there, I go in, they suddenly leave."

Finland is recognized as one of the most racist countries in Europe, according to the latest report from the EU. This encompasses various challenges, including instances of discrimination and racism encountered during the housing search (European Union Agency for Fundamental Rights, 2023). Additionally, a prior study conducted in Finland revealed a prevailing negative bias among landlords, particularly towards larger families, influencing their decisions on apartment offerings (Vilkama, Myllylä, & Puurunen, 2021)

Undocumented individuals and families

5 individuals living alone and 1 family who have had residence permit challenges participated in this study. Due to different reasons these participants have not been able to obtain or extend their residence permits.

Timeline: Undocumented participants in this study encountered homelessness between 2019-2023. One of them moved to Finland in 2018 and the rest of them moved to Finland between 2022 and 2023.

Duration: The duration of homelessness ranged from 3 months to 3 years.

Current Situation: At the time of the interview, 5 individuals living alone were still undocumented and homeless and the family (parents and 3 children) had started a new asylum-seeking process, and they were staying in private accommodation.

An undocumented migrant, also referred to as an irregular migrant, is an individual who lacks legal authorization to reside in a specific country. This status arises when a person enters a country irregularly or the residence permit expires and cannot be extended. The term “living without documents” describes individuals staying in a country without the right of residence, leading to limited access to social and health services (European Migration Network Asylum and Migration Glossary, n.d.).

While the number of undocumented migrants in Finland is relatively low compared to other European countries, the sensitivity of the topic makes it challenging to obtain precise statistics and ample research. In smaller municipalities, there are typically fewer than 10 such individuals, while larger municipalities may have hundreds, with Helsinki having more than 1000 undocumented migrants (Jauhiainen et al., 2018; Jauhiainen, & Tedeschi, 2021).

Due to lack of a residence permit, personal identity number, municipality of residence and health insurance undocumented migrants in Finland have restricted access to social and health services. According to the Health Care Act, they are currently entitled to both urgent and non-urgent healthcare. Urgent care encompasses immediate assessment and treatment for injuries, sudden illnesses, and worsened long-term conditions, encompassing oral and mental healthcare, substance abuse treatment, and psychosocial support. Non-urgent care for undocumented migrants includes necessary healthcare services beyond urgent care, such as those related to pregnancy, childbirth, treatment of long-term illnesses, and health checks (Ministry of Social Affair and Health, November 2023). The extension of access to necessary non-urgent care occurred under the previous government in 2023. However, the new government's plan is to limit this right solely to urgent care and this has sparked concerns. (Helsinki TIMES, June 2023; Helsingin Sanomat, August 2023).

Photo: Unsplash/Tom Brunberg

Undocumented migrants' social rights are limited to emergency situations, where individual needs are evaluated by a social welfare professional, ensuring access to indispensable care and subsistence. However, research shows that there are ambiguities and differences among different municipalities over the definition of an undocumented migrant, the quality of the services, and the resources invested in the services (Ministry of Social Affair and Health, November 2023; Katisko, et al., 2023).

The limitations on services for undocumented migrants also include housing. Temporary accommodation will be arranged for those who need urgent short-term assistance (Ministry of Social Affair and Health, November 2023). The undocumented participants in this study experienced homelessness due to a lack of residence permit. Without a residence permit, a person does not have a personal identity number which is a requirement to sign a lease agreement. Moreover, an undocumented migrant does not have the right to work[8] so they were not able to pay for an accommodation. Participants in this study were living in the Capital Region, and the only places they could sleep at night without having a residence permit were the city's night shelters. However, these participants were staying most of the nights with different migrant acquaintances and in some cases, they got a place through NGOs. Undocumented migrants are one of the most vulnerable groups regarding homelessness even though they are not included in ARA statistics.

[8] Working without a residence permit https://migri.fi/en/work-without-residence-permit#:~:text=If20%you20%intend20%to20%continue20%working20%even20%after20%the20%period,been20%granted20%a20%residence20%permit.

Mental health

Most participants did not experience significant challenges to their health during homelessness; however, some individuals shared their mental health struggles. A few of them resorted to taking medications to cope with depression and anxiety. These participants highlighted that living for a long time in reception centers, the lack of a stable home, and the constant need to stay with different friends exerted considerable pressure on their mental well-being, making it challenging to find solutions. One participant said:

> "I feel very embarrassed every time I should ask friends to let me stay in their home. I am an adult, and I don't have my own home."

For those who spent extended periods (5-8 years) in reception centers as asylum seekers, mental health challenges, including depression, were prevalent. Two participants were still on medication at the time of the interview. An undocumented family within this group faced health-related issues, both mental and physical. They received some support from NGOs dedicated to assisting undocumented migrants.

Refugees and asylum seekers experience mental health challenges due to intense trauma, both during pre-migration experiences of war and persecution and post-migration challenges such as living conditions, uncertainty, loss of livelihoods, and disrupted social and cultural networks. These factors collectively contribute to heightened risks for poor mental health outcomes in this vulnerable population (Porter, & Haslam, 2005; Lindert et al., 2009; Miller & Rasmussen, 2010; 2017). According to a survey done by Migri about Health and Wellbeing of Asylum Seekers in Finland, 40% of adult asylum seekers experience significant symptoms of depression and anxiety (Skogberg et al., 2019).

Discussion and recommendations

Considering the previous models provided on homelessness (Gaetz et al. 2016; Lee et al. 2010; Nooe and Patterson 2010), the result of this study shows that migrants' homelessness experiences in Finland's Capital Region can be attributed more to structural factors than individual factors.

Consistent with previous research (Fitzpatrick, et al., 2012; St. Arnault & Merali, 2019), one of the key structural factors identified was abandonment upon acquiring the residence permit, particularly notable for those who arrived as asylum seekers. Surprisingly, this study revealed that even individuals who relocated to Finland for work or study faced challenges and lacked housing support. Among these participants, asylum seekers emerged as the most vulnerable group, aligning with findings from prior studies and reports (Ministry of Environment, 2016; FEANTSA, 2020; Kaur et al., 2021; Samari & Groot, 2023).

In this study, newcomers, no matter their status, were unfamiliar with the local language and lacked knowledge of the local housing as well as the social service systems. Certain participants, particularly asylum seekers residing in reception centers, did not receive adequate support and guidance to secure housing before leaving the reception center. The insufficiency of assistance and information upon obtaining the residence permit hindered their ability to find housing during the crucial transition from reception centers to independent living, which corresponds with earlier research in this area (Mitton, 2021). This support gap after obtaining the first residence permit affected some participants, including refugees, those with work-based residence permits, and international students, leading to experiences of homelessness.

On the other hand, some individuals with recently obtained residence permits received assistance from reception center staff or were provided with contact details of NGOs offering housing advice for migrants. Further research is needed to understand the inconsistency in the amount and type of support available at reception centers. In this

study, asylum seekers who obtained a residence permit based on work found themselves without sufficient assistance. Because they were financially independent, they were left to navigate the housing situation on their own, while they lacked the necessary knowledge and skills. Consequently, they departed from the reception center without securing a place to live. The absence of well-defined guidelines, coupled with individual ethical values and personal interpretations of regulations, can lead to inconsistencies and ambiguities in providing services to migrants (Mostowska, 2014).

Ensuring comprehensive support and guidance for everyone transitioning out of reception centers is vital to tackle these vulnerabilities and prevent immediate housing challenges. One solution could be to incorporate housing advice into the integration plan, initiating it immediately after obtaining the residence permit from the reception center. Another approach could involve collaboration between Migri and NGOs specializing in providing housing advice for migrants. In cases where resources and staff in reception centers are limited, offering information packages in people's native languages is essential. This enables individuals to seek support from NGOs. Providing this information package right at the start of their move to Finland is crucial not only for refugees, but also for those with work or study-based residence permits, who may face vulnerability to homelessness due to a lack of knowledge and skills, as indicated by the study results.

The interviews clearly indicate that NGOs offering housing advice in various languages play a crucial role in addressing the participants' homelessness challenges. Consequently, having and expanding such services has proven effective in resolving housing issues for migrants in line with previous studies (Wayland, 2007; Pleace et al., 2015; Panta, 2019). Notably, cities like Helsinki and Espoo have broadened specific housing advice services in alignment with the legislation enacted by the Ministry of Environment in 2022. It is essential to monitor their efforts, gather feedback from clients and experts, and assess whether these initiatives are sufficient or require improvement.

Additionally, the city's housing advice has played a significant role in assisting participants facing challenging housing situations. Those who connected with both NGOs and the city's housing advice were successful in securing more stable accommodations and renting apartments. It is important to note that NGOs in the Capital Region provide support for homeless individuals regardless of their municipality of residence, while municipalities specifically offer support to residents within their own municipality, allowing NGOs more flexibility.

ELY-center, in collaboration with municipalities, has been providing municipal placements for refugees in highly vulnerable situations, including minors and quota refugees. However, these opportunities are limited and not accessible to everyone. Additionally, most of these municipal placements are situated in smaller, more distant cities, whereas many refugees express a preference for staying in the Capital Region. For instance, in 2023, even though 700 municipal placements were offered by ELY-center in Uusima region, not all these places have been occupied by new residents (Jaana Suokonautio, immigration officer at ELY-center, Personal communication, February 2024). Further research is needed to gather more feedback from experts to assess the effectiveness and sustainability of municipal placements in preventing homelessness among refugees and quota refugees. Notably, two participants in this study, who arrived in Finland as quota refugees, experienced homelessness.

Despite residing in Finland for several years, a specific group of participants who were working continue to face challenges due to a lack of proficiency in the Finnish language and a limited understanding of the housing and the social service system. These individuals did not receive housing support from the reception center, leading to their initial experiences of homelessness. Furthermore, they encountered subsequent episodes of homelessness due to persistent gaps in skills and knowledge. These participants highlighted the absence of affordable Finnish language courses and their ineligibility for the free language courses offered in the integration plan, which are ex-

clusively targeted at unemployed migrants. This lack of language proficiency and skills not only created housing-related challenges but also exposed them to exploitation. To break this cycle, a more inclusive integration plan is essential, or additional free Finnish language courses should be made available to all individuals, enabling their inclusion, and facilitating the integration process, including housing stability.

The insufficiency of affordable housing, a well-documented concern worldwide (Pleace et al., 2015; Ministry of Environment, 2016; Mattu, 2002; FEANTSA, 2020; Hermans et al., 2020), is a key contributor to migrant homelessness, not only in Finland but also in various global contexts. Financial barriers underscore the intersection of income levels and housing stability. In the Capital Region, the scarcity of affordable housing, coupled with low income necessitates policy interventions to strengthen housing affordability. Studies reveal that migrants, often engaged in low-paid jobs, encounter housing discrimination due to their limited incomes, presenting significant housing challenges (Beer & Foley, 2003; Kauppinen, 2019; Kaur et al., 2021). Families, particularly in this study, struggle with a shortage of big and affordable housing. The percentage of homeless families with a migrant background in the Capital Region has consistently exceeded 50% since 2014.

Undocumented migrants, having limited rights, emerge as the most vulnerable group in this study, despite being excluded from ARA statistics. The varying definitions of ‹undocumented› and diverse interpretations of their rights across municipalities result in inconsistencies in the quantity and nature of services available to them (Katsiko et al., 2023).

Finland has a successful track record in reducing long-term and overall homelessness since the 1980s, largely attributed to the housing first model. However, this model’s services are not inclusive, assuming specific characteristics and reasons for homelessness among all individuals. Studies advocate for personalized services, recognizing

diverse needs based on the changes in society (Fitzpatrick, et al., 2012; Pleace and Bretherton, 2013). The stereotypical view of homelessness in society further affects this matter (Dwyer et al., 2023). Participants in this study, in line with previous research on homeless migrants (Tsai, & Gu, 2019; Hermans et al., 2022; Parés-Bayerri et al., 2023) didn't face substance abuse or severe mental health challenges which are the focal points of the housing first model. It is time to reassess the housing first, or the system can be replicated to specifically consider the needs of all homeless people, including migrants and undocumented individuals. Through this model support will be provided until individuals and families acquire the necessary skills and knowledge for independence. Home offers a foundation of stability, creating an environment for learning skills necessary for successful integration. According to a new study in Italy (Salinaro, & Ilardo, 2023), housing first model has the potential to be an innovative model for addressing the needs of homeless migrants. This research emphasizes the necessity of reevaluating the concept of social inclusion. Furthermore, from the viewpoint of migrants, housing is identified as the primary and essential requirement for smooth integration into their new society (Phillips, 2006). EPOCH (European Platform on Combatting Homelessness) views Finland as a leading example in the battle against homelessness and the successful implementation of the housing first model in Europe (Leterme, & Develtere, 2023). This success should be extended to reduce and prevent homelessness among migrants.

The discrimination and racism experienced by families in this study, in line with previous studies (Phillips, 2006; St. Arnault, & Merali, 2019) necessitate increasing advocacy and education. The recent EU report on racism in Finland (European Union Agency for Fundamental Rights, 2023) underscores the need for national efforts involving the government, municipalities, and NGOs to educate society, particularly in housing sectors, to combat discrimination and racism.

Recommendations for ARA involve expanding the definition of ‹immigrant› to encom-

pass a broader range, aligning with the ETHOS definition of homelessness. This extension should specifically include asylum seekers residing in reception centers and undocumented migrants. Defining migration and its various categories becomes crucial for a more thorough comprehension, aiding policymakers, and authorities in creating comprehensive homelessness policies. The addition of a residency permit-type question to the homelessness survey significantly enhances the understanding of homeless migrants. Regarding undocumented migrants, it is impossible to find out the exact number of homeless people and it also involves ethical concerns. However, some information can be collected from the municipalities and the undocumented can be taken into account when reporting homelessness. Ethical concerns should not be the reason for excluding individuals from statistics or homelessness services (Hermans et al., 2022).

Moreover, it is imperative for ARA and other homelessness authorities to acknowledge that this study reveals the existence of hidden homelessness among migrants. Instances include individuals using an address without actual residence or refraining from seeking support due to fears of jeopardizing future residence permit extensions. Studies advocate for a mixed-method data collection approach, encouraging broader collaboration with various services, including NGOs and even volunteer organizations that are directly interacting with homeless migrants (Hermans et al, 2022). Experts in Finland have also stressed the necessity of improving homelessness statistics to promote political decision-making and enhance the effectiveness of homelessness work (Tietoon perustuva asunnottomuuspolitiikka, January 2023). This study explored a limited sample of migrants experiencing homelessness in the Capital Region, providing a snapshot of the realities of migrants' homelessness in Finland. Further research is needed to delve deeper into this matter.

Most of the participants in this study migrated to Finland between 2015 and 2017. In the years since, some experienced second and third rounds of homelessness, reveal-

ing a lack of support during that period. Not only did the participants endure homelessness, but they also remained unable to live independently without relying on their language community. This study effectively illustrates what went wrong and how it continues to impact various aspects of a person's life, including housing. Establishing long-term homelessness policies that include migrants can prevent the recurrence of similar challenges.

Lastly, recent adjustments and reductions in Kela support under the new government have raised concerns within the homelessness sector. While funding for core services targeting long-term homelessness is maintained, cuts have been implemented in other safety nets and support systems, such as Kela's housing allowances (Kaakinen, 2023). This highlights the importance for authorities and policymakers involved in housing policies to proactively address potential challenges in homelessness.

Based on the result of this study it can be concluded that the successful integration of newcomers is the key to preventing migrants' homelessness. Due to language barriers, barriers in the labor market, the housing market, and growing discrimination migrants are at higher risk of exclusion (O'Sullivan et al., 2023). Therefore, a clear long-term integration and housing policies are needed to specifically consider this matter. This not only affect the homelessness of the migrants but also avoids exploitation, segregation and discrimination.

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