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The Welfare State and the Gender Dissimilarity Index in Homelessness: A Comparison of Norway, Belgium and Poland

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Abstract: *This article investigates the structural underpinnings of gender dissimilarities in homelessness from a comparative perspective. The Gender Dissimilarity Index is introduced as a simple measure for quantifying the unevenness of the distribution of men and women across the ETHOS-light categories. Three gendered aspects of the welfare state are considered and compared for Norway, Belgium, and Poland: employment and childcare, housing, and homelessness policies. Based on available data, it appears that the most uneven distribution of genders may indicate a combination of the promotion of the male breadwinner model and relatively broad support for people who are homeless, but also the shortage of affordable housing. A more gender-balanced homeless population may be the result of a combination of housing-led approaches and degenderising policies. However, a similar distribution may be attributed to states with implicitly genderising policies coupled with 'traditional' attitudes towards gender roles and a lack of adequate responses to women's needs.*

Keywords: welfare state; housing regime; gender; homelessness.

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Introduction

Across Europe men constitute the overwhelming majority of those who seek the help of low-threshold homelessness services. However, the proportion of men and women depending on social assistance due to housing problems varies significantly among different countries (Löfstrand and Quilgars 2016). It has been shown in various contexts that it is women who rely, more often than men, on informal social networks in order to secure housing (Mayock et al. 2015). However, researchers have so far failed to systematically explore the impact of welfare regimes and social policies on the gender imbalance in housing exclusion.

Questions have been raised about the conceptualisation of homelessness offered by the European Typology of Homelessness and Housing Exclusion (ETHOS) and the collection of data on homelessness in general (Pleace and Hermans 2020). However, there is broad consensus that severe housing deprivation is a much wider phenomenon than sleeping in the streets. The thirteen ETHOS housing categories, ranging from living in public spaces, cars, and tents to insecure tenancies and unfit housing that can be hazardous to health (Edgar et al. 2004) are widely acknowledged and used. Little is known, however, about whether and, if so, why men and women are not evenly represented not only in the overall population of people who are homeless but also across various situations of homelessness and houselessness.

This article investigates the structural underpinnings of gender dissimilarities in homelessness from a comparative perspective. It aims to explore the character of homelessness in relation to gender in three countries: Norway, Belgium, and Poland. The main question here is whether the (dis)similarities may be coupled with the welfare regimes of those countries. Obviously on the national level of comparisons there is a risk of salient oversimplifications. Still, it has been shown that welfare types are associated with levels of homelessness (Elsinga 2015), and that the proportion of women varies across national data (Löfstrand and Quilgars 2016). Another purpose of this article is to contribute to this area of comparative research by introducing the Gender Dissimilarity Index (GDI). Aside from the gender gap, i.e. the percentage of women among the homeless, the GDI would serve as another efficient measure that can be helpful in comparing the dissimilarity of gender representations in data.

In light of the above, three aspects of welfare states and their intersections with gender are considered in the present analysis: (1) employment and childcare, (2) housing, and (3) homelessness responses. The article then surveys some welfare indicators and characteristics of homelessness responses in the three countries. Further, it presents available data on homelessness, calculates the GDI, and compares the countries in question. Finally, it concludes by examining the possible structural underpinnings of the GDI.

Fuzzy types of welfare states

The first and ground-breaking typology of Northwest European welfare regimes (Esping-Andersen 1990) has been challenged because it does not take into account variations around the world. Also, the main independent variable, which is the degree of de-commodification, i.e. the degree to which a household can uphold a socially acceptable standard of living independently of market participation, does not adequately explain the complexities of the welfare state. This distinction has also been disputed by feminist scholars, who have shown that

these categorisations focus on the state and the market, and barely acknowledge the role of family and reproductive work (Orloff 1993). This problem was soon addressed by Esping-Andersen himself (1999, 2009) and a number of gender-focused typologies emerged (Saxonberg 2013). It has moreover increasingly been shown how complex the welfare arrangements within countries are. Not only are many states classified as 'hybrid' types but various policies within one country may pull in opposite directions producing 'fuzzy sets' of policies (Ciccia 2017). Many policies are linked, however, and their various dimensions intersect. For instance, labour market policies need to be looked from a gender perspective and seen at in relation to issues such as access to parental leave or formal childcare. Further, policies themselves are 'gendering practices' that, to a different degree, make subjects become men or women (Bacchi 2017).

Most comparative research on gender and welfare states concerns employment and childcare. The 'genderisation' model, proposed by Saxonberg (2013), assesses policies by the degree to which they 'eliminate gender roles' (degenderise), provide strong incentives to adhere to 'traditional' gender roles (explicitly genderise), or reinforce existing gender divisions through a laissez-faire approach (implicitly genderise). Avoiding the risk of homelessness not only requires equal access to paid work but also the ability to escape a violent relationship and maintain an autonomous household (Orloff 1993: 319). This is a crucial characteristic of the welfare state in the context of homelessness since a large proportion of the women who experience homelessness have faced difficulties after ending a relationship and/or having experienced violence (Mayock et al. 2016). Degenderising policies are probably the policies best able to protect single parents and single women.

The concept of housing regimes, the second element of analysis, also stems from the critique of the original welfare regime typology. Housing, the 'wobbly pillar' of the welfare state, has not supported the de-commodification argument convincingly enough and has not been included in the welfare regime typology (Malpass 2008; Stephens 2016). Despite criticisms, the simple dichotomy of housing regimes introduced by Kemeny (1995) remains influential in comparative housing studies. In the integrated regime described by Kemeny, a large share of the population live in rental housing stock and there is universal access to rental housing (public and private, both strictly regulated). In the second regime, homeownership dominates, and the small supply of public housing plays a marginal role. The question remains, however, to what extent such a crude distinction between housing regimes adequately explains the chances of the most vulnerable households to secure housing. Also, very little is known about the gendered effects of the two housing regimes.

Finally, a number of dichotomous types of policies have been presented in homelessness research, which roughly refer to structural versus individual opposition: long-term responses vs emergency responses, the Housing First model vs the staircase model, rights-based vs needs-based approaches. There exists a four-component typology of homelessness services that takes into account the degree of housing provision and intensity of support: (1) Housing First: high intensity support in ordinary housing; (2) rapid rehousing without intensive additional support; (3) high intensity support offered in temporary accommodation; and (4) emergency services such as shelters that are focused on basic needs (Pleace et al. 2018). It would be difficult, however, to identify differences in gender-sensitivity between the types. Most individualised approaches would obviously be able to better cater to individual needs, but only as long as access criteria do not work against certain groups. For instance, high intensity support programmes may select people with complex needs (addiction and mental health problems) and

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leave behind those whose homelessness is primarily (still) an issue of poverty. Homelessness responses nevertheless rarely consist of only one type of service. They need to address a variety of needs and a well-coordinated integrated strategy of various programmes is believed to be the most effective approach. That is why some countries develop strategic documents. 'Ending homelessness' is a principal goal of these strategies across Europe as opposed to earlier uncoordinated set of ad hoc responses that were barely 'managing' homelessness (FEANTSA 2010).

The three case studies

The three selected elements of welfare states will be briefly discussed here as they apply to our three examples. Firstly, in terms of its labour market and care policies, Norway can be typified as promoting the individual carer-earner model through support for women's participation in the labour market and extensive provision of formal childcare (Benjaminsen and Dyb 2008). It is the most degenderised of the three examples. Belgium represents a unique example of a multi-level state and has some of the highest replacement rates in the case of unemployment, but a significant proportion of women work part-time. There is an extensive array of services provided mainly by not-for-profit organisations, some of the highest tax penalties for dual earners, and widely accessible childcare services (Cantillon 2011). Poland's turn away from the communist welfare state after 1990 entailed a re-traditionalisation of gender relations (Suwada 2021), and more recently a backlash against women's rights. Many policies are implicitly genderising through cash child benefits and very low unemployment benefits. Formal childcare for the youngest children is difficult to access (Table 1).

Table 1: Selected employment and childcare indices in Norway, Belgium, and Poland

	Norway	Belgium	Poland
Women's employment rate	64.8	46.8	46.6
Women's part-time employment	27.2	28	9.2
Unemployment benefits replacement for a single person with no kids 67% ave wage	68	90	37
Unemployment benefits replacement for a single person with 2 kids 67% ave wage	75	88	84
Children in formal childcare aged under 3 years >30hrs per week	50.4	34.1	8.8
Expenditure for family/children benefits %GDP	3.2	2.1	2.6

Source: OECD 2018-2019.

Secondly, in terms of housing regime, all three countries analysed here can be described as homeowning societies. Homeownership is subsidised and encouraged, and the social housing sector plays a minor role. In Norway, traditionally a homeowning nation, housing provision has been undergoing deregulation since the 1980s. There is a very small share of social housing and the national Housing Bank supports widespread universal subsidies to homeowners. Means-tested schemes are directed at especially vulnerable groups (Stamsø 2009). In Belgium a share of social housing that equals just 6% of the total stock and long waiting lists mean that the most vulnerable households are being forced to rely on the private rental sector, where rents are typically high, leases are not very secure, and the quality of housing is poor (De Decker et

al. 2017). In Poland the privatisation and maintenance gap of social housing left this sector reduced to 8% of the total stock. Social housing is difficult to access even for the most vulnerable households, which have to rely on substandard temporary accommodation offered by the municipalities or must rent privately. Poland scores relatively better than Norway and Belgium in its housing overburden rate, but this is largely due to lower quality (mainly overcrowding).

Table 2: Selected housing indices in Norway, Belgium, and Poland

	Norway		Belgium		Poland	
Market rent and reduced rent housing	Market	Reduced	Market	Reduced	Market	Reduced
% of the population	16.7	2	19.4	8.3	4.3	11.7
Housing overburden rate – % of households	35.5	6.5	34.8	14.4	26.4	6.6
Severe housing deprivation – % of households	0.9		2.2		8.6	

Source: Eurostat 2018.

Finally, the third component of the welfare state is homelessness policy. Table 3 summarises the most important features of homelessness responses in the selected countries. Norway has a strategic document addressing homelessness, comparable data from homeless counts since 1996, the most housing-focused responses, and close cooperation between municipal and not-for-profit organisations. Belgium, with its complicated administrative structure, has not yet introduced comprehensive national monitoring. It has some strategic documents on the regional level that are shifting the approach in the direction of a housing-led model. There are more shelters with individual rooms and several Housing First programmes. In Poland emergency responses from the voluntary sector subsidised by the local government form the dominant approach. A Housing First programme was only initiated for the first time in 2019. Training flats are offered in small numbers by both municipalities and voluntary organisations. Data from biannual national homeless counts have not yet been explicitly used for policy-making.

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Table 3: Selected features of homelessness policies in Norway, Belgium, and Poland

	Norway	Belgium	Poland
Strategy	The 'Housing for Welfare' Strategy 2014-2020 Cooperation between 5 ministries A social housing development plan is part of the strategy	The 'Flemish Strategy' 2016 The 'Winter Plan' and 'Housing Plan' in Brussels	No national strategy Homelessness is addressed as part of the recommendations for social welfare policy
Coordination and governance	Coordination by the Housing Bank A hybrid regime formed by the voluntary sector and local government	Complex coordination and governance in a multi-level state A hybrid regime formed by the voluntary sector and regional and local governments	Little coordination on the central level Predominantly voluntary sector
Model approach	Housing-focused, high intensity support for people with complex needs	Gradual transition towards a housing-focused approach Many shelters with individual rooms, Housing First approach implemented	Focus on emergency response, low to moderate levels of support Many dormitory-like shelters (a designated number for men/women)

Source: Author's compilation from different sources.

Homelessness policies can directly impact the gender balance of people who are excluded. All three countries have a network of centres set up as crisis accommodation for people experiencing violence at home or in an intimate relationship. In Poland such places also exist exclusively for women in homes for single mothers run by Catholic organisations. Crisis accommodation was included in the data from all three countries analysed here. The differences may rest on the effectiveness of policies that are applied to help prevent the use of crisis centres and support the transition to independent accommodation.

With regard to overall goals addressing gender issues, the Norwegian 'Housing for Welfare' 2014-2020 strategy names only families with children as a disadvantaged group that needs special attention. The Flemish strategy does not address the issue of women's homelessness, even if the feminisation of the homeless population is acknowledged (Hermans 2017). Some of the dwellings used to help people transition out of homelessness and into housing in Brussels are to be reserved for women. Single-parent and large families are also a target group for these projects in the Brussels Housing Plan 2019-2024. The Polish Programme to Combat Poverty and Social Exclusion 2014-2020 recommended expanding the capacity of crisis centres as a part of family policy. It also advocated for the possibility of removing a perpetrator of violence from a dwelling, a change in the civil procedure code that came into effect only in late 2020.

Comparable figures from the homeless counts concern age and length of homelessness episode. In Norway 48% of people counted as homeless were aged 34 or under. More than 50% had experienced homelessness for less than half a year, longer periods were not even categorised (Dyb and Lid 2017). A large number of people counted as homeless in a Belgian meta-analysis were young (50% were under 40) and 40% were of foreign nationality (Meys and Hermans 2014). People experiencing homelessness are much older in Poland than in other countries

(19% are 40 or under), with three out of four people experiencing chronic homelessness, i.e. for more than two years.

The Gender Dissimilarity Index and homelessness

As mentioned above, studies of women's homelessness often indicate the 'invisibility' of women in data gathered on homelessness (Pleace 2016). Indeed, reports show a significant gender gap; in most homeless counts women constitute 10-30% of the homeless population (Löfstrand and Quilgars 2016). However, this gap does not account for the distribution of gender in different categories.

Like the demographic Index of Dissimilarity that measures the (un)evenness in the spatial distribution of two groups, the GDI quantifies the gender imbalance across all categories in the homeless population. The GDI is symmetrical and could also be used to measure the (un)evenness of distribution among other dichotomous groups (e.g. migrants/non-migrants).

The basic formula for the index is:

$$\frac{1}{2}\sum_{i=1}^{n}\left|\frac{f_i}{F}-\frac{m_i}{M}\right|$$

where:

f_i = number of women in the ith category	m_i = number of men in the ith category
F = number of all women	M = number of all men

The advantage of using this index is that it takes into account both gender proportions in each category and the distribution of men and women across all categories. The index is symmetrical and can be interpreted easily and intuitively since its value range is 0-1, indicating the proportion of one group that would have to move to another category in order to achieve the same distribution as that characterising the other group. The disadvantages of this index become apparent when the population is small and divided into few categories. This can cause the index to be affected by small changes in distribution.

ETHOS-light has been introduced to collect comparable data across Europe in 2007. It is used in slightly adapted versions in national homelessness surveys in several countries. The biggest disadvantage of ETHOS-light is that it conflates all kinds of emergency accommodation, placing them under a single category. This is especially problematic because women's shelters and crisis centres are grouped together with night or winter shelters, but these services may have completely different standards, may not be equally accessible, and could have different limitations on the length of stay (ranging from one night to several months).

Data are not readily available for such comparisons. The calculations below are based on data from Norway, Poland, and two cities in Belgium adapted to the ETHOS-light categories where applicable (table 4).

Table 4: ETHOS-light categories by gender

	ETHOS light	Norway, 2016		Leuven, 2020		Brussels, 2018		Poland, 2017	
		F	M	F	M	F	M	F	M
1	*Living rough*	3%	3%	2%	7%	9%	20%	6%	8%
2	*In emergency accommodation*	**7%***	**3%***	4%	5%	25%	37%	**20%****	**18%****
3	*Accommodation for the homeless*	30%	30%	**30%**	**17%**	**28%**	**17%**	50%	50%
4	*Institutions*	16%	24%	7%	11%	1%	2%	7%	11%
5	*Non-conventional dwellings*	3%	3%	12%	16%	**37%**	**24%**	**17%**	**13%**
6	*Temporarily with family and friends*	**41%**	**37%**	45%	45%	no data	no data	no data	no data
	Total N	100% 897	100% 2583	100% 105	100% 280	100% 939	100% 2474	100% 4410	100% 25318
	Gender gap %	26%	74%	27%	73%	28%	72%	15%	85%
	GDI	**0.09**		**0.14**		**0.24**		**0.06**	

Source: Norway: One-week national count, 2016; excluding instances of unreported gender.
** Including women's shelters*
Belgium: One night count in Leuven, 2020; X gender excluded; threat of eviction excluded, trailer park residents excluded.
Brussels: One night count in Brussels, 2018.
Poland: National one night count, 2017
*** Including night shelters, warming-up stations, sobering-up stations, centres for victims of domestic violence, crisis centres, single mother homes.*

A discussion of the results and final remarks

A number of interesting results will be highlighted here. Across the three countries men are overrepresented in only one common category, namely 'institutions'. These are probably mostly correctional facilities, where proportionally there are more men, who when released are often without housing. This difference makes up the largest part of the GDI in Norway. The GDI is highest in the two Belgian cities. Large part of the unevenness is caused by the larger proportion of women than men who are in accommodation for the homeless. In contrast, emergency accommodation offers shelter to relatively more women than men in Norway and Poland. The case of Brussels (the only large city count included here) stands out. This is probably due to a large share (about three quarters) of people with an undocumented residence among this population (La Strada 2018). More than one in three homeless women counted in Brussels and one in six in Poland lives in a non-conventional dwelling, in conditions that are most likely extremely insecure. In Brussels, in many such cases they are probably living in abandoned buildings. In Poland, on the other hand, they are more often found to be living in allotment gardens. Data from Poland show the most even distribution of women across categories. This may be due to the lack of data on the sixth ETHOS-light category (staying with family or friends). Nevertheless, no such data are available for Brussels either. If the sixth category is excluded from other data sets, the GDI decreases from 0.09 to 0.07 in the case of Norway and remains essentially unchanged in the case of Leuven.

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Some of the findings can be examined in relation to homelessness policies. Norway counted very few people living rough, in emergency accommodation, or in non-conventional dwellings. In those categories men and women are relatively evenly represented. This could be an effect of the housing-led approach adopted there, which apparently addresses both men's and women's needs. The Belgian case is biased by a lack of data on the national level. Two issues, however, are apparent: the lack of pathways out of the homeless services sector into long-term solutions and the large group of migrants (also women) with no access to public assistance in Brussels. In Poland women are overrepresented in two situations: emergency accommodation and non-conventional dwellings. The first group of women are probably found mostly in homes for single mothers and women's shelters, the second group is likely make up mainly of older women with complex needs.

The available data do not allow us to draw conclusions about casual relationships. There are obvious similarities (a causality dilemma) between what homelessness policies look like and what is found in the homeless counts. It is also hard to argue whether and which homelessness policies are outright (de)genderising. Perhaps the emergency approach, where people are not treated according to their individual needs but mainly as members of different categories (such as men or women), is a response that tends to reproduce gender roles more – for instance, by funnelling men into low-standard dormitory type shelters and young women into faith-based homes for single mothers or crisis centres.

As for other aspects of the welfare states, it has been mentioned that the fuzzy ideal types and ever changing assemblages of policies make it especially difficult to formulate any generalisations. Some relationships emerging from the present analysis could, however, be explored further. Norway, an example of a welfare state with the most 'degenderising' policies and housing-led responses, has a large overall proportion of women but who are relatively evenly represented across categories. Belgium is an example of a country that has 'explicitly genderising' policies and a large proportion of the population with a migrant background. Also, its insecure and expensive private rental market and insufficient long-term solutions in the homelessness sector may be partly responsible for the larger proportion of women found in transitional housing (and in the case of Brussels in non-conventional dwellings), which contributed to a higher GDI. Poland has 'implicitly genderising' policies, which require that people obtain childcare in the private market and secure their own basic income. Also, traditional attitudes towards gender roles and a substantial issue with overcrowding mean that relying on family and informal support to secure housing could leave vulnerable women in an especially difficult situation. This could be why there is a larger proportion of women in emergency accommodation and non-conventional dwellings, which evens out the gender distribution compared to other countries and makes Poland score lowest on the GDI.

Finally, a few concluding remarks regarding the GDI itself. The index is redundant if the data are not robust and comparable. Clearly, the patchy sets of data analysed here could not yield conclusive results. More robust data (including, for instance, more categories regarding the housing situation) would facilitate conducting more thorough statistical analyses. It seems realistic to expect the wide use of ETHOS-light and an availability of data broken down by gender, which would allow for better comparative analyses in the future. At this point, it is critical to look behind the data to understand what kind of services are included in which category.

Also, it is not obvious whether a lower GDI is an indicator of more gendered-balanced protection from homelessness. It can be argued that the more gender-sensitive policies are (for example, through guaranteeing more places for women fleeing domestic violence), the more 'gender-segregated' the population of the homeless. As mentioned above, the structure of the ETHOS-light categories itself is problematic. Nevertheless, providing services that exclusively target women or any other group allows the system to accommodate people who may have otherwise been completely disregarded. Clearly, a more refined analysis seems essential. Also, it seems crucial to explore the 'gendering' and 'genderising' effects of both homelessness responses and other policies to understand the connection between various aspects of the welfare state and their impact on homelessness among men and women. Finally, more research is necessary to understand not only gender but also other intersecting dimensions of vulnerability that may disproportionately affect different individuals and their risk of homelessness.

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