

Tackling Structural Factors of Migrant Housing Exclusion in Finland: Lessons Learnt from Katto-project

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Along with Y-foundation, major political parties, have set the objective to cut in half the number of persons experiencing homelessness in Finland by 2022, and to eradicate homelessness by 2026. According to statistics, Finland seems to be on a good path to do so: over the past decade, homelessness has continuously been decreasing. However, among migrants the situation looks less promising: Migrants have been being overrepresented in the homelessness statistics: In 2018, 23,7% of homeless individuals were migrants and 39% of homeless families were migrant families, whereas only 7% of the Finnish population are migrants. Furthermore, in 2018, homelessness has increased among migrants living outside the city of Helsinki.¹ This disproportionateness and these recent developments pose the question, whether gatekeepers to migrant housing have been taken into account when setting the aforementioned objective.

Overall, risk factors for homelessness do not differ greatly between the majority population and minorities. However, due to lack of knowledge about the Finnish social service system and language barriers, migrants might face bigger difficulties in navigating the social service system. These factors may also hinder the access to understanding and exercising one's rights, and thus, make migrants more prone to being exploited by shady actors. Yet another structural gatekeeper to equal access to the housing market is discrimination.

In this paper, we explore ways to tackle these factors specific to migrant homelessness, drawing on the lessons learnt from Moniheli's, a network of multicultural associations, Katto-project, a three-year project (April 2016–April 2019) aiming to prevent homelessness among migrants in Finland.

Keywords: migrant homelessness, Katto-project, Finland, homelessness prevention

¹ The city of Helsinki updated its method of gathering data on homeless persons in 2018, thus the numbers cannot be compared to previous years. Migrant homelessness outside of Helsinki increased by 115 individuals, thus by 33,63% see ARA- Asumisen rahoitus-ja kehittämiskeskus (2019): *Asunnottomat 2018*. Retrieved from www.ara.fi.

Introduction

Along with Y-foundation, major political parties, have set the objective to cut in half the number of persons experiencing homelessness in Finland by 2022, and to eradicate homelessness by 2026. However, latest statistics point out that outside of Helsinki, the number of migrants experiencing homelessness has increased.

In this paper we explore definitions of homelessness in Finland, the Housing First model and risk factors for homelessness from a migrant-specific perspective. This is crucial, as the spirit of equality and equitable treatment seems to omit issues that are more specific to minorities – in particular migrants. The experience gained from Katto-project, a three-year project (April 2016–April 2019) aiming to prevent homelessness among migrants in Finland, equips us with the tools to critically reflect on homelessness work in Finland and offer recommendations to increase its inclusivity. By doing so, we also seek to contribute to research on migrant-specificities in homelessness and in the field of homelessness work.

Homelessness: What's in a name and numbers?

There seems to be an international consensus among academics and service providers that homelessness extends way beyond rough sleeping. However, despite efforts to come up with a global definition of homelessness, the definitions used in different states vary (Stenius-Ayoade 2019 : 16).

In Finland, statistics on the number of people experiencing homelessness have been gathered by the Housing Finance and Development Centre of Finland (ARA) that defines homelessness as concerning persons who 1) are living rough; in staircases, shelters etc. 2) stay in night shelters and accommodation establishments; 3) stay in various institutions; 4) are released prisoners without housing arranged for them; 5) are in insecure temporary accommodation; staying with friends or relatives (Y-foundation 2018:13, FEANTSA 2019a). Hence, the Finnish conception of homelessness is considered to be among the few used in Europe that includes all groups in the ETHOS light, the harmonised definition of homelessness for statistical purposes (BuschGeertsema, Benjaminsen et al. 2014 as cited in Stenius-Ayoade 2019:16). Finland's conception does not extend to housing exclusion, such as persons living in unsafe or inadequate conditions. The UK, for example, draws on the more comprehensive ETHOS (European Typology of Homelessness and Housing Exclusion), which also takes people in insecure and inadequate housing into account: people are only considered housed if their accommodation is suitable, not overcrowded, safe and in conventional structures (people living in mobile homes may be considered as experiencing homelessness) (Pleace 2018, FEANTSA 2019b).

This more comprehensive way of understanding homelessness and housing exclusion might result in higher numbers in homelessness statistics, but it may give a more extensive understanding of housing exclusion, which is crucial for eradicating homelessness and its root causes.

Statistics on homelessness have been compiled in Finland annually since 1987. The statistics from 2014 to 2017 have shown rises in women's, youth and migrant homelessness while overall homelessness has been in decline. The majority of persons experiencing homelessness identify as men according to official statistics. Geographically, homelessness is concentrated in bigger cities such as Helsinki, Espoo, Vantaa, Tampere, Turku, Jyväskylä or Kuopio with approximately 55% of homeless people living in the Helsinki Metropolitan Area and 37% in the city of Helsinki.

In 2018, nationwide, 25% of persons experiencing homelessness identified as women, 21% were under 30 years of age (youth) and 24% were migrants. Among families experiencing homelessness the percentage of migrant families was at 39%. Due to a change in gathering statistical data on homelessness in Helsinki, the nation-wide statistics of 2018 cannot be compared to those of the previous years. However, outside of Helsinki a worrying trend could be observed: the number of migrants experiencing homelessness increased by almost 34%, while fewer women and youths are experiencing homelessness compared to 2017. Considering that only 7% of the Finnish population are considered migrants, migrants are significantly overrepresented in the homelessness statistics. It is crucial to note here that the statistical concept of migrant has been disputed among activists and academics, as Finland does not gather any data on migration background, but uses a proxy consisting of place of birth and a person's registered mother tongue. Someone is considered a migrant or of migrant background when they have been born outside of Finland and their mother tongue is registered as any other than Finnish, Swedish or Sámi (ARA 2019, Immonen et al. 2019).

Moreover, the statistics do not contain irregular migrants such as EU citizens who move to Finland but do not register with the authorities or persons whose claim to asylum or residency was denied. These groups do not have access to most services and are possibly without abode. However, according to the Finnish definition, these groups are not considered as experiencing homelessness and are not entered into the statistics as such. They nevertheless represent part of the phenomenon of homelessness (Immonen et al 2019 : 15).

Another shortcoming of the current statistics is, that the data does not allow for a more differentiated intersectional perspective. While the categories of women, youth and migrant may overlap, there is no information on e.g. how many of the homeless youth are migrant and/or women. Considering that homelessness is often a result of social history, it can be inherited. With 39% of families experiencing

homelessness being migrants, it may be fair to assume many of the homeless youth have what is defined as a migration background.

Furthermore, data on other marginalised groups such as members of the LGBTQIA+ community, which may give a better understanding of the gatekeepers to safe housing, has yet to be gathered. However, based on research from other so called Western countries, it is fair to assume that homelessness is more prevalent among LGBTQIA+ youth than among their straight peers: In the UK 24% of youth experiencing homelessness identify as LGBTQIA+, and in Canada the number is at 20% (see Albert Kennedy Trust 2017, Abramovich and Shelton 2017). While these countries have gathered data on LGBTQIA+ youth, there is no numerical data available on the youth's background or ethnicity. While Finland has a long history of gathering numerical data on homelessness, the increasing need for more differentiated statistics has not been addressed yet.

Poster-boy Finland: A Success Model and its Pitfalls

Finland is the only EU-country where homelessness has been decreasing². Understandably, other countries look to Finland when it comes to combating homelessness.

The work countering homelessness has a long history in Finland: The state has been involved in this endeavour since the 1950s with the establishment of the Housing Production Commission Arava in 1949 providing low-interest loans for housing production. Today, this loan system is managed by ARA, the Housing Finance and Development Centre of Finland. Since the mid-1980s, decreasing homelessness has been almost continuously part of the Finnish governmental programme: the first mention of eradicating homelessness in a governmental programme was already in 1987 (Y-foundation 2018).

In the same year, the systematic gathering of comparative data on homelessness was carried out. At this point, 19000 persons³ were experiencing homelessness in Finland. Due to a lack of housing, thousands of people were staying at emergency shelters. In the 2000s, it became apparent that the staircase model requiring homeless persons to move from one rehabilitation step to another, with an apartment awaiting only at the highest step, was inefficient. Moreover, the model was inhumane, as for many the final step was difficult to get to and the apartment remained only a dream. Additionally,

² In the continent of Europe, Finland and Norway are the only countries where homelessness has been in decline.

³ Finland's total population was at about 4,8 million, compared to 5,5 million today (see Statistics Finland 2019)

it proved to be costly as persons experiencing long-term homelessness staying at temporary shelters permanently put a strain on health and substance abuse care (Immonen et al. 2019, Y-foundation 2018). Finland shifted to a new model: The Housing First Principle, which quickly gained momentum, and was backed by cross-sectoral and political unison and will.

The Housing First model operates from the premise that a dwelling is not a reward, but the premise for putting one's life back together. This shift in models brought about positive change for many persons experiencing long-term homelessness who found themselves in particularly difficult positions, such as persons with mental health or substance abuse issues. The housing first principle thus required a shift to affordable housing and a bigger supply in more densely populated areas along with a shift in homelessness services. This was initiated under the Finnish National Programme to reduce long-term homelessness (PAAVO I, 2008-2011) and extended during the subsequent PAAVO II programme (2012-2015). After an international research evaluation of the homeless programme encouraged Finland to focus more on homelessness prevention, the Action Plan for Preventing Homelessness in Finland (AUNE 2016-2019) was conceived. The two overarching objectives of AUNE are to strengthen the prevention of homelessness and to ensure that the recurrence of homelessness is prevented (Y-foundation 2018 : 10-21). The shift to housing first backed by strong political will and unison soon showed its first results. As FIGURE I illustrates, within the first 4 years of its implementation, Housing First caused a drop of 33% of people experiencing homelessness. Over the turn of 28 years, the number of homeless persons in Finland was steadily sinking from 19000 to approximately 7000 persons experiencing homelessness.

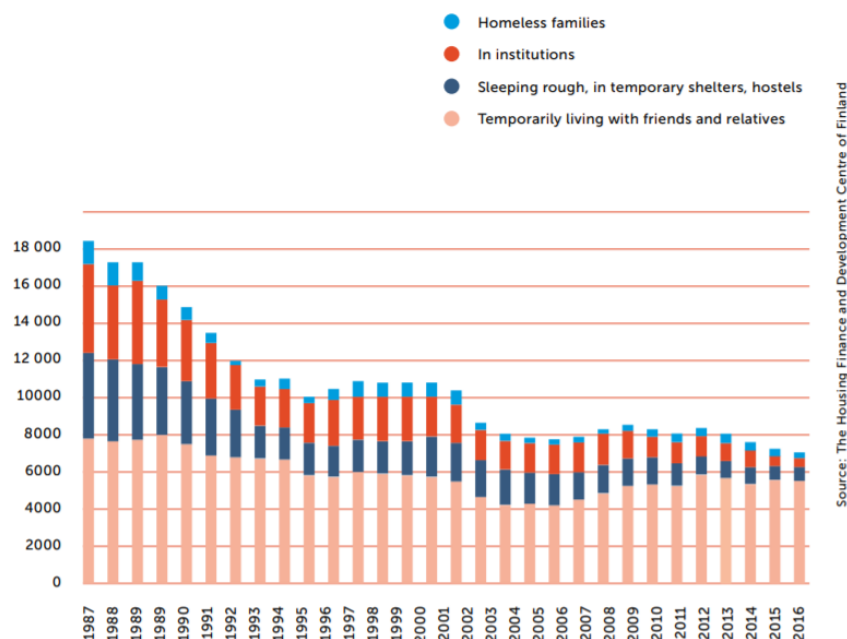


FIGURE I: Number of persons experiencing homelessness in Finland (ARA as cited in Y-foundation 2018 : 11).

Along with Y-foundation, major political parties, have set the objective to follow the continuous success, to cut in half the number of persons experiencing homelessness in Finland by 2022, and to eradicate homelessness by 2026. The focus lies again on the housing first model and the provision of affordable housing. While the AUNE plan has included perspectives from different vulnerable groups (migrants represented by first Katto-project then Katto program) and has also supported the creation of projects tackling homelessness among women and youth respectively, the numbers point out that more work has to be done to prevent homelessness among minorities and vulnerable groups: homelessness among women, youth and migrants has either been rising or sinking only insignificantly since the start of AUNE.

The success of the Housing First model is undeniable; however, one may deduct that it is working better for a particular demographic: ethnic Finnish middle-aged men who also make up the biggest group of persons facing homelessness according to the statistics. The reasons for this are grounded in the history of homelessness in Finland as well as in the four principles of the Housing First philosophy, which has also been derived from history: A dark chapter was 1967, when 40-50 homeless men with alcohol abuse issues froze to death in one night. After these deaths, an overnight shelter in Helsinki was set up as a temporary solution. During the worst periods, it accommodated over one thousand persons with alcohol issues (Y-foundation 2018: 15). Accordingly, the four principles of Housing First philosophy also feature language that relates to substance abuse and (relating) mental health issues.

While there is no data available on whether migrants experiencing homelessness in Finland have a substance abuse or mental health issue, data from research in Denmark suggests that persons with migration backgrounds experiencing homelessness have a lower rate of substance abuse or mental health issues (see Benjaminsen 2017). The anecdotes that the Katto-project workers have heard, also point to released prisoners having a higher risk of becoming homeless if they do not have a substance abuse issue. As with a substance abuse issue, they are provided with support for their addiction and thus, are part of the system, whereas those without substance abuse issues do not get follow-up support upon their release. While the safety net of housing first works very well for those it was designed for, it might still have some cracks through which other groups might fall – especially if they are out of reach for projects such as Katto.

Differentiated Risks and Barriers to Migrant Housing Inclusion

In general, the risk factors for homelessness can be divided into individual factors, factors relating to the welfare state and structural factors. Overall, there is no single factor which leads to homelessness, rather it is a cluster of different factors. Individual factors are divorce, sickness, unemployment and

financial difficulties. Mental health issues as well as substance abuse can also be considered risk factors (Immonen et al. 2019: 16). Factors relating to the welfare state are e.g. the insufficiency of basic social security, the bureaucracy of social security which might have a negative impact on receiving benefits and facilitate for some to fall through the grid (see Immonen et al. 2019) Structural factors are i.a. social inequalities, high levels of unemployment, and lack of affordable rental housing whose demand is continuously rising in cities. In this paper, we consider factors relating to the welfare state as institutional, and thus also structural.

Overall, risk factors for homelessness do not differ greatly between the majority population and minorities. The rental housing market and what kind of service society offers for those on the brink of experiencing homelessness play a significant role. However, due to the lack of knowledge on the Finnish social service system and language barriers, migrants might face bigger difficulties in navigating the social service system (Immonen et al. 2019). These factors may also hinder the access to understanding and exercising one's rights, and thus, make migrants more prone to being exploited by shady actors. The phenomenon of shady actors on the housing market, in the Helsinki Capital Region particularly, has gained prevalence over the past years. According to experiences made during Katto-project and anecdotal evidence by cooperation partners, the phenomenon manifests itself in i.a. profiteering of real estate agency fees and renting out of apartments that are not fit to live in, will soon undergo major renovation or do not even exist. This kind of exploitation can lead to dire economic and, in some cases, legal consequences, which might increase the risk of becoming homeless even more. Moreover, the shady actors often operate in grey areas of the law and therefore do not constitute a priority to put halt on. This phenomenon is part of a larger structural issue contributing to migrant housing issues and exclusion.

Another structural gatekeeper to equal access to the housing market is discrimination. Unfortunately, there is little research on discrimination in the housing market. According to the Non-Discrimination Ombudsman (2019) discrimination on the housing market due to origin, (presumed ethnicity) and citizenship are quite prevalent. This kind of discrimination may also concern Finnish nationals who are Roma or have what is deemed a foreign sounding name as similar studies for the employment market have shown (see Larja et al. 2012, DIAK 2018).

Other general factors that increase these risks of homelessness are unemployment, poverty, low income and low education levels, having been to prison, and mental health- or substance abuse problems. While the latter may be less of a risk factor for migrants, the overall risk of experiencing homelessness among migrants is higher than among members of the majority. This can also be linked to an overall weaker standing on the labour market, low income levels, relating higher dependence on

the rental apartment market (Immonen et al. 2019). These are generalisations made based on statistical data, however, it is crucial to note, that migrants are a very heterogeneous group with a plenitude of experiences, so grouping these people together under one label bears its difficulties e.g.: grouping together voluntary and involuntary migration that tend to manifest in different levels of acculturation paths and relating stress which in return may shape i.a. participation in society and on the labour market.

Awareness of particularly vulnerable groups, their internal heterogeneity but also shared risk factors is central to improving the housing inclusion of migrants in Finland.

Katto-project: Lessons Learnt

Katto-project was conceived based on a mapping paper on migrant homelessness funded by the Ministry of the Environment and conducted and published by Network of multicultural associations Moniheli ry in 2014. The project received funding from the then Finland's Slot Machine Association for a period of three years.

Katto-project was set out to develop preventative work to tackle migrant homelessness. Due to the need of work in this area, similar projects started in the following years, mostly focussing on (quota) refugees. Katto-project was the only project with a relatively broad target group which allowed the project to have far-reaching impact for different groups that fall under the label of "migrant". During the first year of the project, the project staff noticed that there is a lot of wrong information and misunderstandings on housing circulating among migrants. In order to counteract this issue, they developed a short information training on housing to be held in different Finnish language groups, integration classes and peer support groups, customised to the respective groups' needs. These trainings soon became known as info-visits. An average info-visit lasts for 2 to 3 hours and touches upon topics such as house hunt, home insurance, rights and duties of the landlord, rights and duties of the tenant, organisation rules of apartment buildings, recycling, notices of defect, and whom to turn to when there are problems and finances.

In 2017 alone, the project reached approximately 1000 migrants via these info-visits. Since then, they have been constantly developed further and the methods used were designed so that even those with very little Finnish skills can participate. For example, participants are given 3 cards at the beginning of the visit: a red one, a green one and a yellow one. With these cards, the participants can answer questions posed by the facilitator (green=yes, red=no, yellow=maybe, I do not know, I do not understand) and also point out when they do not understand or the facilitator is speaking too fast

(yellow card). This practice does not only counteract the spreading of misinformation, but also provides important knowledge on where to turn to and one's rights as a tenant; hence, tackling risk factors for migrant homelessness pertaining to lack of information and language barriers, as well as prevention of falling prey to shady actors and accumulating rental debt.

With a similar objective, the project issued "Seeking accommodation – what you should know" information sheets in different languages, which in cooperation with the Immigration Services were professionally translated into relevant languages and distributed in reception centres. The project has updated these information sheets since and translated them into even more languages, available on the project website.

The worrisome phenomenon of shady actors on the housing market prompted the Katto-staff to take action in different ways: several public discussions of the issue were held and information sheets in different languages titled "Beware of shady real estate agents" were produced and distributed.

Considering integration as a two-way process, the project decidedly also worked with the dominant society, especially with housing counsellors and persons working in the field of housing. Katto-project organised trainings on different cultures in housing for these professionals to foster common understanding and increase their intercultural competence and skills. These trainings are thus a critical future-oriented practice to counter housing exclusion, as there is an increasing need for multicultural and interculturally trained housing advice service work teams, as Riitta Granfelt writes in her essay titled "Homes for Homeless Women!" in the collection "Homelessness in 2030" published by Y-foundation (Granfelt 2019 : 24-25). This is also reflected in several anecdotes told by housing advice providers stating that a significant part (in many cases over 50%) of their clients are migrants. Moreover, this kind of trainings may also help fight discrimination on the housing market.

The increasing need for culturally sensitive housing advice and guidance led Katto-project to pilot peer support groups, one-on-one client work as well as pop-up advice services on housing. These practices help to tackle the issue of housing exclusion on a more micro-level than the activities implemented before. Moreover, Katto-project organised fire safety trainings with Helsinki fire brigade and was involved in the Night of the Homeless, different stakeholder meetings and also in producing a guidebook for journalists on how to write about homelessness respectfully.

Katto-project's preventative work focused mainly on the spreading of information to both, migrants and the dominant society to foster two-way integration. During the 3-year-long project, it was noticed

that there is an increasing need for hands-on help as well as advocacy work, in order to push the migrant perspective into the public arena of homelessness work.

Ways forward: Katto-program

Addressing the aforementioned needs is now a central part of Katto program which divides its work into four main areas: trainings, client work, advocacy and stakeholder cooperation. Trainings include the info-visits as well as the trainings for professionals and a continuation of the cooperation with the Helsinki fire brigade. Client work emphasises a hands-on, culturally sensitive advice and guidance service as well as smaller pop-up advice events. The advocacy work is committed to bring a migrant perspective to the mainstream discussion on homelessness, aiming to assure that no vulnerable group is marginalised. Stakeholder cooperation describes a variety of activities ranging from networking events to communications and developing a joint housing ready passport (*asumisen ajokortti*) in collaboration with all major actors in the field of housing and homelessness.

In the future, Katto is continuing to dismantle structural barriers to migrant housing by distributing information, producing multilingual new material such as a short guide called “Housing ABC” and material on managing one’s finances. Moreover, we seek to make our info-visits and trainings for professionals even more comprehensive and inclusive. Furthermore, we seek to develop a campaign to tackle the issue of shady actors. Another major focus in the upcoming years will be tackling discrimination on the housing market. Therefore, we consider it crucial that data will be gathered, so that the issue can be understood better and tackled accordingly from the policy and grass roots level.

Katto-program is only in its beginnings; however, we believe that the valuable experience gained during Katto-project as well as an awareness of current shortcomings in homelessness services and our past work will make Katto-program an important player in the field of housing related services in Finland.

Recommendations

- In order to have a more comprehensive understanding of homelessness, we recommend more detailed and intersectional data on persons who experience homelessness should be made accessible to those working on the issue.
- In order to tackle housing exclusion, especially discrimination, equality data should be gathered by a non-state actor, following guidelines of the European Network Against Racism.

- In order to tackle shady actors, more information on the issue should be distributed efficiently to migrants in different languages and via different media.
- In order to respond to the growing number of migrants facing housing issues and exclusion, service providers in the housing sector and social workers should be required to participate in cultural sensitivity and anti-discrimination trainings.
- In order to eradicate homelessness, the Housing First Model should include different pathways, so that it serves migrants, women, members of the LGBTQIA+ community, youth, former prisoners, those with and without substance abuse issues alike.
- With the success the Housing First model and experience value has brought, Finnish actors should be cautious of falling into pitfalls of Nordic/Finnish exceptionalism such as omitting the shortcomings of the current model in lieu of tackling them head-on.

Conclusion

Political and cross-sectoral unison and will have undoubtedly brought about a success story in fighting homelessness in Finland. However, homelessness will not be eradicated, if a faulty understanding of equality overlooks differences and vulnerabilities among certain groups of society. Housing first works; however, it has to be broadened to prevent those without substance abuse issues from falling through the cracks.

Katto-project has brought forward a number of good practices tackling different risk factors for migrant homelessness which we encourage others to appropriate for their own contexts. Katto-program seeks to build onto the success of its predecessor and focuses on the need of hands-on help with housing issues as well as on advocacy to increase the awareness of the shortcomings of the current model for vulnerable and potentially marginalised groups, especially migrants.

With the objective set to eradicate homelessness by 2026, we hope that the specific risk factors of different groups and structural barriers will be taken into account, so that the objective can become reality for everyone.

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FIGURE 1: Y-foundation (2018) Number of persons experiencing homelessness in Finland. In *A Home of Your Own: Housing First and ending homelessness in Finland*. Keuruu: Otava Book Printing Ltd.