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The Great Recession and Social Exclusion: Homeless People in the City of Madrid

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1 Introduction

1.1 Research with Homeless Persons: Risk and Profiles

Homelessness is an extreme manifestation of social exclusion. Many studies have described the processes and characteristics of homeless persons. These studies have usually emphasized the micro-social processes involved in the development of life pathways entailing exclusion. These processes are principally physical and mental and physical health problems, substance abuse, a background involving criminal offences and family issues (Burak et al., 2020; Carlson et al., 2016; O'Connell et al., 2013; Fajardo-Bullón et al., 2019; Hossain, et al., 2020; Turturro et al., 2019; Wachter et al., 2015; Wong et al., 2016). This line of research has mainly focused on describing the socio-demographic characteristics of the homeless population, as well as on analysing changes to its profile (including in terms of sex, age, origin, employment status and health) (Burt, 1993; Casey et al., 2018; Johnston et al., 2019; Nielssen, 2018; Rossi, 1989; Sylvestre et al., 2017; among others). In this regard, the empirical evidence has provided the basis for a detailed analysis of the profiles characterizing the homeless population. Moreover, this emphasis on micro-social and psychosocial processes has permitted the generation of knowledge that is particularly significant and useful for psychosocial interventions and policy makers involved in the design of social and health programmes and projects that are specifically intended to meet the needs of the homeless population. At the same time, this micro-social perspective places a limitation as it ignores the context in which social inequalities are generated.

It is worth emphasizing that the changes occurring in the socio-structural sphere transform and multiply processes of social exclusion and polarize social inequalities at a global level (Esping-Andersen, 1999), meaning that "anti-poverty policies that do not address its structural roots and only manage it as an irritating and marginal problem are limited to producing stigmatization and social division" (Alonso, 2016, p. 10).

Following this view, social transformations that have taken place in the last decade have led to the need to rethink how one approaches and studies the processes of social inequality that are occurring in contemporary welfare societies (Farrugia & Gerrard, 2016). This need has become particularly clear due to the effects of the economic crisis started in 2007 (known as the Great Recession) on systems of social stratification, its notable impact on the increase and redefinition of inequalities and its amplifying effect on processes of social exclusion (Vandenbroucke & Rinaldi, 2015).

All of the foregoing implies a theoretical and methodological perspective that highlights the socio-historical nature of social inequalities and that permits the inclusion of the specific life pathways and experiences of homeless persons at precise socio-historical moments, analysing the transformations that take place at those times. In fact, the main limitation on previous research into homelessness lies in the departure from the socio-historical and socio-structural context in which life pathways entailing exclusion develop and persist. These socio-historical and socio-cultural processes have an increased value in the socioeconomic context that has arisen in the wake of the crisis that developed after 2007, which represents the greatest economic upheaval since the Great Depression (Kitromilides, 2012).

1.2 Present Proposal: Homelessness in the Context of the Great Recession

This work analyses the emergence of new forms of fragility (Paugam, 1995), the dynamics of which would be defined by the transformation of two fundamental aspects of the social structure. First, the process of exclusion revolves around the increasing precariousness of anchorages in the labour market, with unemployment, poverty, instability and precarious work comprising a key element of life pathways entailing exclusion (Bauman, 2007; Castel, 1995). Second, this process of social disqualification (Paugam, 1997) is driven by a welfare state failing to effectively implement its social protection function. This erosion of the welfare state translates into an inability to withstand the impact upon the population of changes in systems of social inequality, in addition to an increase in situations involving dependency on social services.

Various statistical bodies and agencies (Eurostat, Organization for Economic Co-operation and Development; OECD, and others) have effectively estimated the impact of the crisis on increases in inequality. In 2007, 23.3% of the Spanish population was at risk of poverty and social exclusion. In only three years, social exclusion was affecting 26.1% of Spanish people. The rate had risen to almost 30% by 2014. These figures are further backed by the increase in demand recorded by social organisations. For example, the demand for access to Red Cross programmes grew by over 163% during the early years of the crisis (Red Cross, 2013).

However, few studies have attempted to analyse the effect of the Great Recession on the reshaping and redefinition of the emerging processes and structures that are producing the new forms of inequality in Europe. Given the impact that crisis-driven processes of social change have had on the increase and transformation of social inequalities, there is a need to illustrate the historical and structural manner in which the new fragilities and at-risk situations have arisen. This approach has made more sense since the Spanish national statistics institute (INE) began to conduct regular macro-surveys regarding the socio-demographic reality faced by Spanish people in situations of homelessness. There is now a need to examine the life pathways and socio-structural factors that lead to homelessness, since identifying these factors will make it easier to produce policies to eradicate and not merely react to it.

With this aim, our article analyses the changes that have occurred in Spain with relation to homelessness as a consequence of the crisis. This crisis has had a global dimension, but its characteristics and effects have also assumed different forms depending on the country. Our study was conducted in Spain (specifically, in the city of Madrid), where the emergence of new fragilities has hinged on three key elements in line with the theoretical assertions that underpin this work: labour market, social protection systems and housing market. In Spain, these elements have resulted in precariousness and labour market segmentation, the evolution and under-development of the Spanish welfare state, and difficulties in producing accessible and affordable housing for the country's population.

During the crisis, the unemployment rate in Spain rose to 26.09% in 2013, almost eighteen percentage points higher than in 2007 (8.23%). The impact of unemployment was such that in the first quarter of 2020 (before the COVID-19 crisis), the population affected by unemployment was still around 14% (National Statistics Institute; NSI, 2020). These figures are significant and higher that those prior to the Great Recession. At the same time, one of the main characteristics of unemployment in Spain has been the increase in long-term unemployment. In 2008 the rate of people who had been unemployed for one year or longer was 8.6%. In 2015 it was 22.9%. The latest available data show that the long-term unemployment rate affects 10.9% of the population in Spain (NSI, 2021).

The impact of the crisis in Spain has been especially severe due to the structural characteristics of its labour market. Spain has a highly segmented labour market, a feature that is common to the models of capitalism and State described in the literature as Mediterranean (Ferrera, 1996; Moreno, 2000). In Spain, labour market segmentation can be understood as a result of the impact of a two-tier deregulation policy, originating from the labour reform of 1984 and reaching a point of equilibrium during the 1990s described as the prevalence of flexibility at the margin (Polavieja, 2003; Davia & Hernanz, 2004). These labour reforms gave rise to the existence of different segments within the labour market.

Based on the classic segmentation theory of Doeringer and Piore (1975), the labour market is organised around two labour segments: primary and secondary. The primary, Fordist segment is made up of a range of occupations and workforces that enjoy protected employment in terms of working conditions (salaries, promotion and training opportunities, access to social protection, etc.) and employment conditions (contractual and *de facto* stability). In contrast, the secondary segment is made up of a growing range of occupations and workforces whose jobs are characterised by instability, temporariness, precariousness and problematic salary and employment conditions.

Lallement (2011) described the impact of the Great Recession on this labour market in terms of deepening segmentation. This is especially true in terms of the development of the secondary or peripheral sector, which is an increasingly central element in the definition and characterisation of the Spanish labour market.

For example, temporary employment has been a constant in the Spanish labour market, affecting around 30% of the working population. During the crisis, the temporary employment rate decreased as a consequence of job destruction. Despite this decrease, since 2007 temporary workers have constituted around 26% of total salaried workers (NSI, 2021).

In addition to temporary employment, involuntary part-time work is a fundamental feature of the Spanish labour market. In 2007, involuntary part-time work affected 32.7% of Spanish part-time workers. Eleven years later, this situation affected 54% of part-time workers (NSI, 2019). This puts Spain ahead of the European Union (EU-28) and OECD countries where involuntary part-time work is more prevalent, affecting 59.8% of men who work part-time and 52% of women with the same kind of employment (NSI, 2019).

In addition to the impact on the labour market, the economic crisis has given rise to rapid changes in how social protection systems function. The evolution of social protection expenditure in Spain reflects the existing socioeconomic situation. Although social protection expenditure in Spain increased continuously until 2009, it has since stabilized around 25-26%, remaining below the UE-28 average (Eurostat, 2020).

There has been a reduction in public spending across practically all welfare systems. In fact, the sole area in which spending has risen in Spain during the crisis has been unemployment benefit. This has generated a notable increase in the public deficit, which has in turn provided a solid argument for extending austerity and cuts to social protection programs. In this respect, there has been a tightening of the requirements for accessing numerous programs and services (including minimum income, attention to situations of dependency and attention to drug dependency). This approach to coping with the economic effects of the crisis has been common throughout Europe (Hemerijck, 2011). However, in the Mediterranean welfare model and specifically in Spain, these policies have eroded the protective scope of a welfare state that was already limited and based on the protective role of families (Noguera, 2019).

Additionally, life pathways entailing exclusion have been driven by the inequalities generated in the housing market since the start of the crisis. The central role of the real property sector and its spiralling growth during the Spanish economic boom in the 1990s (Lois et al., 2016) defined housing as a vehicle for investment, distorting its status as a social right (García, 2010). In this context, the Great Recession led to increased housing exclusion in Spain, most clearly expressed by the drastic rise in evictions and mortgage foreclosures, without the presence of a functioning housing alternative to act as a social protection mechanism (unlike in other European countries) (Kenna et al., 2016). There were a total of 286,749 mortgage foreclosures in Spain between 2008 and 2015 (General Council of the Judiciary, 2019). This meant that almost 290,000 families were affected by the residential exclusion processes. Paradoxically, the stock of social income housing in Spain has proven insufficient, averaging only 2.7% of the existing residential stock (NSI, 2018).

The above-mentioned processes may be summarized by reference to the concepts of deproletarization and social fragmentation. Before the crisis, Spain was a country with persistent social inequalities driven by a problematic development of the dimensions on which this study is focused. In the context of erosion of the main institutions that secure citizen welfare (Wacquant, 2008), the arrival of the crisis intensified the consequences of these inequalities in both social and economic terms.

This demonstrates a need to rethink the perspective from which inequality is analysed in contemporary societies. Our research addresses this challenge by analysing homelessness from a perspective that seeks to complement approaches based on the concept of "profile" and on analysing processes of psycho-social risk. It is considered necessary to redefine the use of concepts such as "profile", "change of profile" or "personal variables" – at least in the traditional sense – to speak of "life stories", "life pathways" and "experiences" that may be included and analysed within the socio-historical context in which they develop. This is particularly necessary at present, given the consequences of the crisis for the redefinition of social inequalities in the Spanish context and for the transformation of the life stories that lead to social exclusion in general and homelessness in particular.

However, few studies have attempted to analyse the impact of the Great Recession on people in situations of homelessness (Arapoglou & Gounis, 2017; FEANTSA, 2012; Foundation Abbé Pierre & FEANTSA, 2019; Moreno Márquez, 2013; Moreno Márquez & Urraza, 2016; Sánchez, 2015) and, though necessary and important, most work has continued to focus on producing inventories of the characteristics of homeless people and the changes they have suffered over the course of the crisis. The majority of studies mainly focus on analysing the traditional variables of sex, age, origin, civil status, substance abuse, physical and mental

health problems, occurrence of stressful life events (family break-up, imprisonment, etc.), and/or employment situation (time spent in situations of unemployment).

This research does not, however, address the structural factors and processes of social change that such transformations have produced and their impact on homelessness as a central issue. Instead, stories of homelessness are analysed in their socio-structural historical context, meaning that in this case the realities of homeless people are as much an object in themselves as a vehicle for reporting the effects of the Great Recession on the transformation of social inequalities.

2 Method

An appropriate methodological strategy for the aforementioned aim is the biographical approach, since it permits an analysis of life pathways that lead to extreme social exclusion by locating these journeys within specific socio-historic contexts and analysing the transformations that they entail. This approach was conducted by collecting life stories.

2.1 Participants and Procedure

In line with the principle of socio-structural representativeness, the sample was non-probabilistic, intention and theoretical, following the principles proposed by Charmaz, (2006) where the main purpose is to produce and refine the categories comprising the theory by collecting data that can explain them; in other words, developing the categories' properties to the point of theoretical saturation.

Taking this into account, the research was designed on the basis of two processes that permitted a progressive construction of the sample (Charmaz, 2006). First, six life pathways were designed that required reconstruction and which, in the current context, were considered to be transforming the paths leading to homeless realities (see table 1). These life pathways represent the main categories that form the basis for the sample and the approach to the reality under study. Second, the specific cases that would illustrate the pathways were selected (see table 2). This allowed for an analysis of the fundamental dimensions in the definition and development of such exclusion pathways, as well as their materialization in the reality of homeless people. These six pathways were designed based on the theoretical and statistical review carried out to analyse the effects of the Great Recession in Spain. The pathways cover various aspects of the current Spanish socio-economic situation. Each one represents a different process that offers a theoretical explanation of social exclusion in the Spanish context since the onset of the crisis: unemployment, job crisis, migratory processes, job precariousness and eviction. Each pathway, reconstructed via fieldwork, was produced based on the aforementioned socio-structural processes. The main aim was to thereby report the emergent social processes in the field of exclusion, which are directly related to the three factors set forth in this research: the labour market; the decline of social protection systems; and housing problems (see table 1).

Table 1. Life pathways to be reconstructed

Pathway/ Categories	Definition of category
Pathway 1	Bursting of the property bubble and collapse of the construction sector and its ancillary businesses.
Pathway 2	Spain as country with net immigration due to available employment opportunities, mainly in the construction and services sectors.
Pathway 3	Spain as country with net emigration due to socio-economic recession limiting employment and living opportunities for citizens.
Pathway 4	Decline of social norm of Fordist employment affecting large segments of the population that had enjoyed a normalized employment and residential life pathway before the onset of socio-economic recession.
Pathway 5	Precariousness in the labour market where work has ceased to function as a safety network securing people's lives.
Pathway 6	Economic recession reducing the capacity of citizens to maintain a basic good such as housing.

To specify the categories set forth in table 1, participant selection criteria were implemented based on: the functional definition of homelessness; the consideration of certain specific socio-demographic variables for each pathway; and, fundamentally, a range of criteria that permitted the identification of the life pathways that encountered difficulties with the onset of the Recession (from 2008). In this manner, it is possible to avoid including widely-studied aspects and processes affecting the homeless population (substance abuse, mental health problems and serious family issues, among others) not forming part of the object of study in this research and which might contaminate an analysis of the specific effects of the key dimensions (see table 2). Although it may seem that these criteria limit the analysis, they allow for the examination of other realities of the life pathways that lead to homelessness which are removed from existing stereotypes and have traditionally been forgotten in the analysis of homelessness. In any event, the aim is to achieve structural rather than statistical representativeness, through the rigorous construction of the sample based on the previously outlined life pathways.

Table 2. Sample selection criteria

Functional definition of homeless person	Basic criteria for inclusion	Other criteria
Sleeping in: - the streets of the city of Madrid; or - in the city's various homeless care network facilities. Sleeping with friends or family or at other residential alternatives. Spanish citizens who left Spain as part of an economic migration process, having been in any of the above situations.	Homeless since 2008 or later. No substance abuse problems. No mental health problems. No disabling health problems. No serious family problems. Not having spent time in prison.	Sex. Age. Origin. Employment situation. Professional sector. Level of completed education. Migratory process. Eviction.

In order to find and select participants, each of these criteria was applied subject to the specific requirement of each pathway. An approach was implemented that would link the designed pathways with these criteria so as to definitively guide the selection of the specific participants.

Participants were found at various homeless shelters and social care facilities in Madrid and, in one case, in the city of Bergen (Norway), with the aim of illustrating life pathway 3. First, the pathways were presented to the professionals along with a definition of the designed criteria as set out in the above table. Based on the characteristics of each pathway, the social workers at the participating entities found candidates to whom they explained the research and its aims. When a person agreed to participate, interviews were held while the social workers continued with the process of finding and selecting new participants. Finally, the sample composition was finalised as shown in table 3.

Table 3. Sample composition

	Pathway	Pseudo-nyms	Sex	Age	Origin	Education	Employment status	Professional sector	Homeless since	Residence
Pathway	1	Manuel	M	53	Spanish	Low	Unemployed	Construction	2013	Homeless shelter
		Andrés	M	62	Spanish	Low	Unemployed	Construction	2009	Forced cohabitation in shared flat
	2	Kazimir	M	47	Polish	Low	Unemployed	Construction	2009	Homeless shelter
		Eduardo	M	54	Peruvian	High	Unemployed	Construction	2014	Homeless shelter
	3	Juan	M	54	Bolivian	High	Unemployed	Carpentry	2014	Street homeless in Bergen (Norway)
	4	Josué	M	54	Spanish	High	Unemployed	IT	2014	Street homeless
		Federico	M	59	Spanish	High	Unemployed	Draughtsman	2014	Street homeless
	5	Camilo	M	61	Spanish	Low	Employed	Hospitality	2012	Street homeless
		Fernando	M	46	Spanish	Low	Employed	Security	2014	Street homeless
	6	Rosa	F	43	Spanish	Low	Employed	Housekeeper	2014	Forced cohabitation with parents

2.2 Data Collection

The data were obtained via successive biographical interviews. A researcher carried out the interviews at the homeless shelters where participants were staying, at their homes or in public cafeterias and spaces. Each interview lasted between 90 and 120 minutes and two or three sessions were used to construct the story. Once the necessary interview sessions had been completed, the researchers constructed the biographical reconstruction, which was then presented to the participants for improvement and correction where necessary. This meant the biographies that had been related and reconstructed were shared and agreed on. The key aspects for the biographical reconstruction derived from the research aims, focusing on employment biography, educational biography, residential biography, care biography, existence (or otherwise) of migration, and personal biography. The researchers introduced

themselves and explained the research aims, the reasons for participation, the planned dynamic, the use of the voice recorder, the need for various sessions, the approximate duration of the interviews and the use that would ultimately be made of the stories collected before commencing each interview. Particular emphasis was placed at this point on the absolute anonymity and confidentiality of the information, and participants verbally gave their informed consent to participation. Once participants had understood and accepted the implications of their involvement, the voice recorder was activated and the interviews began. The interviews were literally transcribed once completed.

Data Analysis

The biographical materials obtained have been considered from a structuralist perspective (Heracleous, 2006). From this standpoint, the results are the outcome of a combination of the analytical proposals that emerge from the sociological analysis of discourse (Weiss & Wodak, 2003) and from the comparative analysis of Bertaux (2013). The transcripts were subjected to an initial thematic analysis taking into account the key aspects for the biographical reconstructions. For this purpose, the strands underpinning the biographical interviews were fundamental, as they had been produced as the instrument for structuring the information contained in each story by means of establishing the main themes encountered. Sub-themes were developed on the basis of this thematic analysis, permitting a more detailed systematization of the information contained in the stories within each general theme. These sub-themes or categories were developed due to their potential for codifying information and because they were representative of the most significant properties and attributes of the statements from a social perspective, taking into account the specific situation of the biography in question.

The analytical process was conducted using ATLAS.ti.

3 Results

3.1 Reconstructed life pathways.

Each life pathway that guided the research is described below, providing an overview of how the participants' life journeys have been affected by the processes of social change that define the life pathways that have been designed.

Pathway 1: Bursting of the property bubble and collapse of the construction sector and its ancillary businesses: Manuel (HV-1.1) and Andrés (HV-1.2).

The life stories of Manuel and Andrés illustrate the consequences of the Great Recession for citizens, particularly among people working in the construction sector. Both of their life pathways reflect an employment history that developed in the context of the various "property booms" in Spain. This construction-related reality was the main driver for the country's economic growth (though not the only one), but also for the arrival of the socioeconomic crisis that has impacted on the lives of so many people in Spain.

Pathway 2. Spain as country with net immigration due to available employment opportunities, mainly in the construction and services sectors. Kazimir (HV-2.1) and Eduardo (HV-2.2).

The biographies of Kazimir and Eduardo complement those of Manuel and Andrés, but in this case they come from a migratory perspective that is particularly critical in understanding the

socioeconomic processes that Spain has undergone in the last 20 years. Both Kazimir and Eduardo illustrate the development of Spain as a recipient of economic immigration in the context of abundant employment, mainly in the construction and services sectors. The difficulties imposed by unemployment in this context are hence linked to the problems caused by ethnic and racial differences, a fundamental cornerstone of social inequalities.

Pathway 3. Spain as country with net emigration due to socio-economic recession limiting employment and living opportunities for citizens: Juan (HV-3.1).

Related to the aforementioned life pathways, Juan's story illustrates a dual migratory process: first due to the processes described in life pathway 2, and second as a consequence of the socioeconomic difficulties Spain has faced since the onset of the crisis.

Juan's story was obtained in the Norwegian city of Bergen, but this interview was highly valuable for one fundamental reason. As shown through contact with homeless Spanish people living in Bergen via the various organisations working with homeless people in that city, the life pathways of various citizens who find themselves homeless in Norway are directly related to the processes of social change driven by the socioeconomic recession. These are citizens who have undertaken a process of economic migration as a result of Spain's complex socioeconomic outlook. Therefore, although outside the strict geographical scope of the study, a qualitative approach based on socio-structural representativeness has permitted the inclusion of this story due to its significance for what underpins this study: the impact that recent processes of social change have had in shaping new forms of social inequality.

Pathway 4. Decline of social norm of Fordist employment affecting large segments of the population that had enjoyed a normalized employment and residential life pathway before the onset of socio-economic recession: Josué (HV-4.1) and Federico (HV-4.2).

The stories of Josué and Federico illustrate the definitive fall of the social norm of Fordist employment. These two stories show the effect of the Great Recession in terms of breaking down essentially constant life pathways where employment and hence social stability were a characteristic element. The stories of Josué and Federico also show the disengagement between the labour market and levels of training. Academic qualifications provide less and less protection against the precariousness that is present in the Spanish labour market, of which unemployment is a fundamental dimension.

Pathway 5. Precariousness in the labour market where work has ceased to function as a safety network securing people's lives: Camilo (HV-5.1) and Fernando (HV-5.2).

Although the aforementioned stories mainly involved unemployment, this life pathway provides a particularly paradoxical illustration of the current precariousness in the Spanish labour market: having a job is no longer sufficient to guarantee the ability to have a decent and independent life. The life pathways of Camilo and Fernando, both of whom had lengthy backgrounds in employment and were in work at the time they were interviewed, highlight the more extreme cases of "poor workers": citizens who have jobs and yet find themselves in situations of homelessness.

Pathway 6. Economic recession reducing the capacity of citizens to maintain a basic good such as housing: Rosa (HV-6.1).

Rosa's story illustrates one of the most dramatic realities that the Great Recession has created in Spain: the unprecedented rise in evictions and mortgage foreclosures. Rosa's life story reflects the inability of an increasing number of citizens to maintain a basic good such as housing, with the resulting experience of a process of loss and eviction from one's home. This reality is even harder when minor children are involved, as has often been the case.

3.2 Homelessness in Madrid in the Context of the Great Recession: Employment, Social Protection and Housing as Key Aspects for Analysis

The findings show that since the outset of the economic crisis there has also been a social recession, which has resulted in the erosion of some of the systems and benefits that were fundamental in guaranteeing the population's access to social rights, revolving around the three dimensions defining the life pathways that have been designed: employment, social protection and housing.

The Inability of Employment to Secure the Wellbeing of Citizens

Unemployment constitutes the nucleus of the majority of the biographies. This unemployment arose as part of the employment biography translating into processes of chronic unemployment that, in the words of those interviewed, seems to have different characteristics to previous cycles of unemployment. As Josué and Federico stated,

> (…) that was 10 times better… let's see: there was unemployment, but there were around two and a half million or not quite 3 million of us unemployed, and people were unemployed but it was short-term; they got unemployment benefit, I mean, no comparison. This four years, five years unemployed that we have now, not that. I don't even think it happened in 29! (…) (Josué).

> (…) In the mid-80s I worked with at least 10 businesses, until I went to Barcelona (…). Then I didn't stop till around 92, when you could tell there was another bit of a crisis. But it wasn't like now, it changed pretty quickly and I kept working with projects and businesses constantly till 2010, when everything fell apart (Federico).

The participants' discourses also indicate that unemployment is rendered more difficult by the fragility of the social protection network. This is one of the main problems in the biographies presented, as in Manuel's case.

> Of course, unemployment, you had benefits and the RAI [a Spanish benefit aimed at encouraging integration in society], until it all finished and then… no room and nothing, out on the street. And since then, we've been trying to get our lives back again (Manuel).

> (…) It lasted till 2012 and then I applied for the RAI and lasted till – no! Unemployed till 2013 and the RAI from 2013 to 2014. And then it had run out (Josué).

In addition to unemployment, the participants' discourses refer to the precariousness of the Spanish labour market in terms of securing their wellbeing, mainly owing to temporary and involuntary part-time employment. The discourses of Manuel, Fernando and Rosa are illustrative in this regard.

> I have never seen a contract that says indefinite or permanent. Never. When it ran out then they fired you, right? So you start again. On top of not having permanent contracts then… what I found through agencies… (Manuel).

> (...) right now I think I have 25 hours a week on contract. But look, 25 hours a week means… look, a monthly wage of… it hasn't come to 400 Euros (…). (Rosa).

> Looking after the family takes lots of time and effort and I had to slow down but… I kept working even though my income was down, of course, because I started working half-days so I could look after the family (…) and… the money came and went (…) (Fernando).

Participants referred to certain personal strategies for labour market reintegration in response to unemployment, with attempts to enter the labour market via self-employed work. This was true of Juan and Andrés.

> (…) When I became unemployed, there were two choices: either you stay on the dole month after month, or you try something that makes you more money than the dole (…). I mean, either you kept looking for work on the dole or you took a risk to build your own business and at least make enough to keep a family, as a minimum (…). (Juan).

The discourses reflected the risk that self-employment poses due to lack of protection, high costs and the possibility of the work being carried out within the hidden economy. The existence of "false self-employment" illustrates the practice of some businesses where the reality is a working relationship and activity that should be classified as corresponding to salaried employment. This was true for Andrés:

> (…) Since we were no longer operating as a business, we closed the company and we started to work with him. The thing is that he didn't insure us, we kept paying as if we were self-employed, you know? He didn't insure us (Andrés).

In addition to defrauding the public treasury and social security, this violates workers' rights, since the company makes no contributions. The worker is forced to pay social security, VAT and income tax contributions and there is no right to a minimum wage, holiday or paid leave, and certainly not to unemployment benefit, unless the worker has made the contributions themselves.

Wages are another aspect that appears in participant discourses in relation to the problems posed by employment. There was a particular emphasis on inequalities of wage distribution. Camilo observed the following in relation to his limited wage:

> Income? 600-odd Euros is what people get paid today, are you joking? Who can live off that money? If I make a bit more and I'm still here [referring to the homeless centre]. So… between making what Cristiano Ronaldo does and making 900 Euros, there's a big difference (…). (Camilo).

> And with this work, well… you start off really enthusiastic and then you realize that you still have almost the same instability that you had before. But how can that be? (…). I don't know, you lose hope. Look at how long I've been here thinking that work would save me and… no way! The work is dead and if it carries on like this, it's taking all of us with it, I'm telling you – do you understand me? (Camilo).

The Fragility of the Welfare State

In relation to labour market difficulties, participants identified an inability of social protection systems to respond to the problems generated by unemployment and current employment conditions. This process has restricted access to social rights, which, if guaranteed, could reduce situations of risk and exclusion. The biographies produced point to a significant deterioration in public social services systems. As Fernando said:

> Yes, I went to social services, but I'm still waiting for them to give me some help. Things aren't working properly in Valencia, and especially this type of thing, so we've hired someone for when I'm not around.

One of the most frequently recurring elements in relation to this deterioration of social services concerns the saturation of social services and their inability to meet citizens' needs.

> (…) And I'll tell you again. They haven't helped me at all. Not at all. What's more, since I'm with my parents my situation and my children's situation does not have priority (…). (Rosa).

> (…) to apply for the minimum income you have to get an appointment with social services. I signed up at… I lived at the centre, I signed up at the centre, then at "A", then at "B", and yesterday I went to see if I could meet with my social worker to tell her that… I mean, a chaos of paperwork, visits and a waste of a year waiting here [referring to the homeless person's centre in which he is living]. (Josué).

These feelings are aggravated by constantly being sent from place to place, increasing the sense that appointments, discussions and efforts to get ahead are a waste of time.

> So one day they gave me an appointment (…), I got there and they said "Ah! Yes, we wanted to get to know you. How's it going?". Seriously! Don't you have my case file? (…) I was hurt. You say look, I know my life's shit to you, but it matters a lot to me. And you've called me to an appointment and you haven't even read my file. That's pretty upsetting (…). (Josué).

The complaints from study participants regarding the limited abilities of social services are also reflected in examples of xenophobic discourses. According to Andrés:

> And then it's also true that you find yourself in the situation I'm in now and the social workers, Cáritas, they help others… they'll help foreigners before they help you (…).

The Crisis in Housing Access and Affordability

The difficulties with housing exclusion that arose during the crisis constitute one of the biographical keys to social fragility among participants. Evictions and mortgage foreclosures offer the clearest example in this respect. The feature that explains the profound impact of this process on participant biographies is the absence of institutional alternatives to housing exclusion generated by evictions. Rosa's views are particularly important in helping to understand the impact on citizens of a lack of accessible and affordable rental housing.

> But can you believe that in the block next to my house, where a friend lives, there are two houses closed up? One bricked up and another with a steel door to stop squatters. That's 10 metres from my house. Seriously, these are the bank's houses, can't they give them up for social rental housing? Is that really not possible? Or do they think there will

> be another property boom? I think that's what they're waiting for, to speculate with them. They've taken it from you for 80,000 but they'll sell it on for 200,000 (…).

The role of banks and financial institutions has been crucial to understanding the impact that the crisis has had on citizens. In fact, the lack of a social response from banking institutions and the imposition of financial criteria have driven thousands of families into homelessness despite the existence, as Rosa says, of thousands of empty houses that could provide an accommodation alternative. The European Commission has criticised Spanish mortgage law for permitting abusive clauses in this respect, in addition to considering Spanish law unlawful in relation to evictions.

Participants described survival strategies employed in response to these housing difficulties that lead directly to homelessness, whether strictly speaking (living on the streets or in support centres) or in a broader sense (forced cohabitation), as seen in the discursive material from our study, particularly in Rosa's case.

> (...) From one benefit, 5 people. One of the minimum benefits, I mean, not 1000-odd. It's one of the smaller benefits but… my children want their room, they want their space and of course what do I tell them? What do I do if I can't?

One of the issues repeatedly raised by participants concerns the lack of institutional support in response to the processes of residential exclusion generated by the crisis. In this light, participants highlighted the importance of civil society organisations. Created in 2009, the Citizens' Mortgage Platform (*Plataforma de Afectados por la Hipoteca*, or PAH) is the key popular initiative seeking to defend citizens' right to housing and protect them from the failure to recognise that right. Rosa emphasised how useful these citizen initiatives were:

> (…) I saw the PAH people saying "don't just look, join up", and I remember saying "wow! What a shame that there are people who…" and well, wow! What a shame indeed. I've ended up in the same position. But thanks to them I got my solution. They helped me to get it….

4 Discussion and conclusions.

The data obtained provide a specific illustration of how the transformations that have taken place in the productive, housing and social protection spheres have had an increased impact on the emergence and transformation of situations involving extreme social exclusion.

Following the arguments of Paugam (1997, 2005) and Castel (1995), changes in the labour market represent a central element in the life pathways that led to participants becoming homeless. In this regards, the life pathways represent biographies of risk (Beck & Beck-Gernsheim, 2002) that emerge from precariousness mainly generated by the difficulties and segmentation of the labour market. In our findings, these changes materialize in the form of chronic unemployment, limitations affecting the social protection network in the case of unemployment, and above all, precariousness and labour market segmentation based on temporality, underemployment, wage inequality and a lack of protection for self-employed workers.

In this regard, unemployment is confirmed as a structural feature of the Spanish labour market (Jimeno & Toharia, 1994), acquiring a permanent character during the Great Recession. In fact, the crisis has changed the social relationship with unemployment, which now

demonstrates characteristics that distinguish it from previous cycles of recession (Romero at al., 2012).

The impact of the crisis has not been limited to unemployment, however: employment in general has suffered a profound change. Temporary and involuntary part-time work have become defining elements of Spanish labour segmentation and a basic strategy for adjusting to the effects of the crisis. As the OECD states, Spain has one of the highest rates of underemployment among European countries (OECD, 2019), and this underemployment is concentrated in particular social groups such as young adults and women (Maestripieri & León, 2019). This is indicative of the difficulties these two groups face in terms of labour integration.

This intensified segmentation has been accompanied by a change in wage distribution, the increased inequality of which is one effect of the crisis in Spain, as shown in the analysis conducted by García Serrano and Arranz Muñoz (2014). Moreover, this inequality points directly to the inability of employment to produce social inclusion. This has entailed the re-coupling of employment with poverty (Cymbranowicz, 2018), which means that a certain type of employment (precarious work) has joined situations of unemployment in the post-Great Recession landscape as an element of fragility in the biographies of homeless people.

Our findings also indicate that the limited welfare state in Spain and the erosion of its institutions as a consequence of budgetary adjustments during the Great Recession have contributed to an increased risk of social exclusion (Hemerijck & Vandenbroucke, 2012). Created as a last-resort protective safety net but relied upon by an increasing number of at-risk citizens, social services were saturated by the growing pressure they faced as a result, being required to cover the needs that the other protection systems could not (Official Professional College of Social Workers of Madrid, 2013).

The current crisis in accessible and affordable housing in Spain and particularly in its large cities such as Madrid is illustrated by the pathways analysed. This crisis has meant that legislative reforms, urgent measures and citizen mobilization have not managed to address the housing difficulties that pose a risk of deterioration in the social situation in Spain should they continue unabated. Persisting and increasing at-risk situations due to the exhaustion of available resources (formal and informal) could lead to a rise in the homeless population as a consequence of the entry of citizens from intermediate social strata whose levels of social integration are declining (Besharov et al., 2016).

These transformations are changing our understanding of homelessness. As recommended by the European Federation of National Organizations Working with the Homeless and its ETHOS typology (European Typology of Housing and Social Exclusion; Edgar & Meert, 2005), it is necessary to consider homelessness in a broad sense in order to avoid overlooking the new ways in which extreme social exclusion occurs, such as forced cohabitation or squatting as the only possible responses to avoid homelessness in the strict or literal sense.

With new forms of inequality appear new dynamics that can lead to homelessness. The rise of disqualifying poverty, identified by Paugam (2007) and illustrated by the study participants, entails the incursion of new forms of social disadvantage such as the transition to a new model of society in which social inequalities are democratised (Beck, 1998) and are no longer limited to "traditional poverty" but affect increasingly broad and diverse layers of the population.

In short, the social, economic, political and institutional transformations that have taken place in Spain as a result of the Great Recession are generating emergent situations of fragility and risk of extreme social exclusion. This research represents an attempt to contribute to the examination of this issue by focusing on social transformations in the context of the crisis. By applying this framework, our research identifies pathways that are increasingly removed from the personal problems traditionally associated with homelessness. This analysis suggests that homelessness in risk societies (Beck, 1998) can be explained by difficulties in accessing two groups of rights: employment and social (housing, social protection). Therefore, political and citizen actions should be directed at transforming socio-structural factors. These factors permit an understanding of the rise of new life pathways that entail exclusion and demonstrate the existence of a societal organization that is increasingly frequently leaving its citizens stranded outside its margins.

This study has important implications for psychosocial interventions and policy makers. The importance of analysing the psychosocial and socio-demographic factors present in homeless realities has been particularly significant for the design and organization of homeless care services. In this sense, interventions with homeless people have traditionally occurred in the context of the resources allocated to caring for their basic needs. Though necessary, these interventions have a clearly care-based focus with little influence on the global problem within the context of which they arise: homelessness. This leads professionals to focus on caring for homeless people and not on preventing homeless realities, a fundamental issue in the fight against poverty, social exclusion and the new forms of inequality. Therefore, in addition to direct intervention, it is essential to have in-depth knowledge of the structures that underpin the forms of social inequality in relation to which social professional intervene on a daily basis. This does not imply placing limits on care, but rather taking the approach that both actions should be implemented together in order to achieve real social change. Only in this manner can professionals become agents of change whose actions have a direct impact on the general societal context, rather than merely acting in the most restricted spaces of individual lives.

This approach also sits within the terms of the critical social practice (Critical Social Work) proposed by Dominelli (2002), the intention being to transform the social structure and interventions via changes at a macro-social level. Anti-oppressive practice emphasises the weight of socio-structural inequalities from an anti-discrimination perspective that is aimed at securing equality of opportunity. As stated by Adams et al. (2009: 383), a "critical practitioner questions dominant social constructions, resists or challenges oppressive constructions and seeks hidden certainties in social constructions that inhibit people´s self-empowerment". For this purpose, it is of the essence to conduct in-depth studies on how oppression and discrimination generate structural barriers that prevent citizens from accessing social rights.

Our research faced one fundamental limitation: the sample is mainly comprised of men. The intention was not to ignore the existence of women in situations of homelessness. However, the sample was ultimately predominantly male given the specificities of the life pathways, the process for finding participants and the fact that homelessness remains a mainly male reality. Despite this, Rosa's discourse offers one example of the invisibility of women in situations of homelessness. Specific research is necessary to focus on an analysis of the spaces and characteristics of female homelessness.

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