

This is the accepted version of the following article:

Vázquez, J. J., & Panadero, S. (2021). Income and State Benefits for Women Living Homeless in Madrid, Spain. *Housing Policy Debate*, 1-9.

which has been published in final form at:

<https://doi.org/10.1080/10511482.2021.1915358>

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Author's Accepted version of the article:

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## INCOME AND STATE BENEFITS FOR WOMEN LIVING HOMELESS IN MADRID, SPAIN

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**Funding statement:** This research was supported by the “Agencia Estatal de Investigación” of the “Ministerio de Economía, Industria y Competitividad” of Spain (Ref. FEM2016-75317-R).

### Compliance with Ethical Standards:

Authors have no conflicts of interest

The work has not been published previously and is not under consideration for publication elsewhere.

The manuscript has been seen and reviewed by all authors and all authors have contributed to it in a meaningful way.

The participants were asked for their informed consent after receiving an explanation of the purpose of the research and the treatment that the data would receive.

### *Abstract*

People in a situation of homelessness represent one of the major manifestations of the phenomenon of social exclusion, with women living homeless constituting a collective in a position of particular vulnerability. This paper examines a sample of women living homeless in Madrid (Spain) (n = 136), their main sources of income and their access to economic benefits from the government. It also analyses the differences between participants based on whether or not they are in receipt of such benefits. A structured interview was used to gather the information. The results show the difficulties experienced by women living homeless in Madrid in accessing income and their limited access to state benefits, which furthermore amount to such a meagre economic sum that they are insufficient to access independent housing. Differences in access to state benefits are examined based on variables such as age, nationality, length of time homeless, substance abuse and suffering from a disability.

**Keywords:** Homeless; Women; Income; Government benefits; Social exclusion; Poverty.

## **Introduction**

Access to a basic income is essential in order to have an adequate standard of living in developed societies. This financial need is particularly acute in large cities, where the cost of living, and especially housing, is much higher. The first of the United Nations' Sustainable Development Goals is to "End poverty in all its forms everywhere". People living homeless are one of the most extreme manifestations of the phenomenon of poverty and social exclusion (Panadero, Guillén, & Vázquez, 2015; Vázquez, Berrios, Bonilla & Suarez, 2019a). Of those living homeless, women are in certain aspects especially vulnerable (Arangua, Andersen, & Gelberg, 2005; Ryan et al., 2009; Vázquez, Panadero & Pascual, 2019b; Vuillermoz, Vandentorren, Brondeel, Chauvin, 2017), and their characteristics, needs and paths in life are different from those of their male counterparts (Matulič, De-Vicente, Boixadós, & Caïs, 2019; Vázquez, Piqueras, & Panadero, 2020a). Several authors (Vázquez, Suarez, Berrios, & Panadero, in press; Zuvekas & Hill, 2000) point out that people living homeless may have various sources of income, including government programmes, begging, and illegal activities. Any sporadic employment is generally unstable, low-skilled and on an informal basis.

In large cities, begging has tended to be associated with people living homeless (Fitzpatrick & Kennedy, 2001; Vázquez, Panadero, & García-Perez, 2020b), although several studies report that many people who engage in begging are not homeless, and that most people living homeless do not engage in begging (Kennedy & Fitzpatrick, 2001). In the opinion of Zuvekas & Hill (2000), begging is not usually a particularly lucrative activity, and as such people living homeless tend to use other strategies to obtain economic resources. Likewise, as regards obtaining income from illegal activities, authors including Zuvekas and Hill (2000) point out that a large proportion of homeless people tend not to engage in criminality, mainly because of potential problems in terms of dealing with the police and the legal system.

Access to state benefits for people living homeless varies significantly from country to country. While there are no such benefits in countries with low levels of economic development (Biscotto, Jesus, Silva, Oliveira, & Merighi, 2016; Vázquez, Suarez, Berrios & Panadero, 2019), government support is sometimes available to a relatively high percentage of people living homeless in more economically-developed countries (e.g. Great Britain, Canada, New Zealand, some states in the USA, etc.) (Christian & Armitage, 2002; Collins, 2010; Kertesz, Crouch, Milby, Cusimano, & Schumacher, 2009; Tsemberis, Gulcur, & Nakae, 2004; Zuvekas & Hill, 2000). The difficulties that the most vulnerable groups encounter in order to access state benefits in some cases, together with the limited financial sums received, reduces the level of protection against homelessness; this may be a handicap in social inclusion processes (Vázquez & Panadero, 2020), and have an impact on people becoming chronically homeless. Acosta and Toro (2000) point out that when people are homeless access to state welfare is one of the best predictors for the use of public services, and this is potentially positive in terms of improving their situation.

In Spain, there is practically no available literature on the incomes of women living homeless, their access to government benefits, or the associated differences involved. This study aims to ascertain and shed light on these circumstances among women living homeless in Madrid (Spain).

## **Method**

The research was conducted in Madrid (Spain), using data provided by a sample of women living homeless (n=136). All the participants were adults and had spent the night before the interview in a shelter or other facility for people living homeless, on the street or

other places not suitable for sleeping (abandoned buildings, basements, etc.). The main characteristics of the participants are shown in Table 1:

*Table 1. Main characteristics of the women living homeless in Madrid (Spain).*

<b>Characteristics</b>	<b>n = 136</b>	<b>% / Mean (SD)</b>
<b>Age (M years, SD)</b>	136	45.5 (11.370)
<b>Marital status</b>		
Single	82	60.3%
Married	8	5.9%
Legally separated or divorced	27	19.9%
Separated de facto without legal procedures	12	8.8%
Widow	7	5.1%
<b>Nationality</b>		
Spanish	89	65.4%
Foreign	41	30.1%
Both	6	4.4%
<b>Completed education</b>		
No education	12	8.8%
Incomplete primary education	17	12.5%
Primary education (up to 14 years old)	45	33.1%
Secondary education (up to 18 years old)	26	19.1%
Higher non-university education	12	8.8%
University education	24	17.6%
<b>Has had children</b>		
Yes	83	61.0%
No	53	39.0%
<b>Number of children (M children, SD)</b>	136	1.3 (1.476)
<b>Age when the first child was born (M years, SD)</b>	81	21.8 (5.320)
<b>Slept in one of the following places last month</b>		
In the street	16	11.8%
In an unsuitable place	9	6.6%
In a shelter	112	82.4%
<b>Total months homeless adding up all the episodes (M months, SD)</b>	126	75.1 (90.939)
<b>General state of health</b>		
Very good	20	14.9%
Good	35	26.1%
Neither good nor bad	44	32.8%
Bad	23	17.2%
Very bad	12	9.0%
<b>Has been diagnosed with a serious or chronic illness by a doctor</b>	71	53.0%
<b>Has a disability or handicap (physical, sensory, mental)</b>	48	36.5%

The women living homeless interviewed in Madrid had an average age of over 45 years, most of them were of Spanish nationality, and they mainly spent the night in shelters. Most participants were single, separated or divorced, and more than half of them had had children, first giving birth at an average age of 22. Twenty-one percent of interviewees had not completed primary education, although 18% reported having completed university studies. Taking all periods of homelessness into account, the average total for the women

interviewed was approximately six years. Forty-one percent of interviewees reported being in good or very good health, although more than half of the women had a diagnosed serious or chronic disease and one third had some kind of disability.

Participants were recruited in shelters and drop-in homeless centres, as well as on the street and in public areas. Each woman was given a full explanation of the purpose of the research and the processing that the data would receive after initial contact had been made, and informed consent was sought from all participants in the study. In view of the results obtained in previous studies (Leonori et al., 2000; Panadero, Martín, & Vázquez, 2018), it was understood that a relatively high proportion of the interviewees might have a low level of education, and that some foreign women living homeless in Madrid could potentially have difficulty understanding the Spanish language. A structured interview was therefore used to gather the information, thus circumventing potential issues with reading and/or comprehension. The structured interview used was a version of an instrument used in previous studies for people living homeless in Madrid (Vázquez, Panadero & Zúñiga, 2017) with a gender perspective, adapted to the fact that all the interviewees were women. The interview therefore focused more on issues particularly relevant for women, primarily specific stressful life events (e.g. sexual assaults, sexual exploitation, unwanted pregnancies...), employment circumstances, gender-based violence, motherhood or women's health. The interview lasted between 45 and 80 minutes and gathered information on 1,227 variables. The process was conducted by four interviewers with experience in similar studies (i.e. Panadero et al., 2015, 2018; Vázquez et al., 2015, 2017, 2019a) carried out with socially excluded people using very similar structured interviews. The interviewers spoke Spanish and English, and all the women interviewed spoke enough Spanish and / or English to complete the process.

The database was developed and processed using the SPSS statistical analysis and data management system. When making comparisons, the  $\chi^2$  "Chi square" statistic was used for the nominal variables, and the Student-t test for independent samples was used for the continuous variables. Effect sizes were also calculated, using Cohen's d for quantitative variables and the Phi coefficient ( $\phi$ ) for nominal variables.

## **Results**

In the month prior to the interview, the women living homeless interviewed in Madrid (Spain) had received an average of 224.96 euros ( $SD=289.223$ ) from various sources: financial support from a relative or partner (3.7%, 5), sporadic and low-skilled employment (9.6%, 13) and/or stable government benefits (32.8%, 52): Minimum Vital Income (abbreviated in Spanish as RMI) (17.6%, 24), Non-Contributory Retirement Pension (11.8%, 16), Disability Pension (4.4%, 6), Contributory Retirement Pension (2.2%, 3), Unemployment Benefit (0.7%, 1), Widows' Pension (0.7%, 1), and other government benefits (3.7%, 5). In order to obtain economic resources during the month prior to the interview, 19.9% (27) of the interviewees had engaged in begging, 4.5% (6) had carried out criminal activities, 3.0% (4) had engaged in prostitution, and 2.2% (3) had carried out some marginal activity: selling paper tissues, collecting cardboard and tin cans, parking cars, collecting products from refuse, collecting scrap metal, etc.

The main source of economic resources for the interviewees was state benefits. Some of the differences between women living homeless who received these government economic benefits and those who did not are shown in Table 2:

Table 2. Differences between women living homeless in Madrid who received and did not receive government economic benefits.

	Receive government economic benefits		$t/\chi^2$	$d/\phi$
	No (n=81)	Yes (n=52)		
<b>Money received in the month prior to the interview</b> (M Euros, SD)	89.92 (220.150)	426.90 (265.670)	-7.898***	1.16
<b>Age</b> (M years, SD)	43.46 (11.631)	48.75 (10.477)	-2.661**	0.46
<b>Nationality</b>			18.019***	.368
Spanish	51.9% (42)	84.6% (44)		
Foreign	44.4% (36)	9.6% (5)		
Dual nationality (Spanish and other)	3.7% (3)	5.8% (3)		
<b>Time homeless</b> (M months, SD)	48.13 (59.068)	111.65 (112.908)	-3.624***	0.70
<b>Number of days on which the interviewee had used drugs in the month prior to the interview</b> (M days, SD)	1.27 (4.993)	1.23 (5.109)	.045*	0.01
<b>Has a disability</b>	28.7% (23)	47.9% (23)	4.787*	.193
<b>Had tried to find work during the previous week</b>	56.6% (43)	20.0% (10)	16.558***	-.363

\* $p \leq .05$ ; \*\* $p \leq .01$ ; \*\*\* $p \leq .001$ .

As shown in Table 2, the women living homeless who received state benefits in the month before the interview received around five times more money than those who did not. The interviewees who received state benefits were of a higher mean average age, and a larger percentage of them were of Spanish nationality. A larger proportion of the interviewees with Spanish nationality had access to benefits; 54.7% (47) of Spanish women compared to 12.2% (5) of women with foreign nationality. No statistically significant differences were observed for the receipt of government economic benefits depending on factors such as having a family, partner or children.

The women in receipt of state benefits had spent more time living homeless, although there were no statistically significant differences found in terms the receipt of benefits according to the number of times the women had become homeless. Those receiving benefits had used drugs on fewer days during the month prior to the interview. No statistically significant differences were observed between recipients and non-recipients of state benefits based on the amount of alcohol consumed during the month prior to the interview. Around half of the women who receiving state benefits reported having a disability, compared to less than a third of those who did not receive those benefits, although no statistically significant differences were observed for the receipt of government aid depending on having a diagnosed serious or chronic disease.

A much larger percentage of women who did not receive government economic benefits reported having sought employment during the week prior to the interview. Finally, there was no statistically significant difference observed between recipients and non-recipients of government economic benefits depending on where they slept (on the street, in a hostel or in a place not suitable for sleeping) or whether they regularly used accommodation resources

(shelters). There was also no statistically significant difference observed in the reported level of overall happiness depending on the receipt or otherwise of state benefits.

### **Discussion**

The main sources of income for women living homeless in Madrid were government benefits, although only a third of the interviewees were in receipt of them. As observed in other countries (Zuvekas & Hill, 2000), the percentage of recipients of state benefits among women living homeless in Madrid turned out to be remarkably low, especially bearing in mind that many women living homeless theoretically met the eligibility criteria for schemes such as the Minimum Vital Income (abbreviated in Spanish as RMI): they lived in Madrid, had no financial resources, suffered from a serious situation of exclusion, had social and employment inclusion difficulties, and were alone or had suffered from gender violence. However, despite largely meeting RMI eligibility criteria, only 18% of the interviewees reported receiving this financial aid, mainly claiming the reason to be bureaucratic difficulties, long processing times, and not having specific required documents. Unfortunately, as Vázquez et al. (in press) state, difficulties in accessing social benefits (i.e. the RMI) reduce protection against becoming homeless, while simultaneously acting as a handicap in social inclusion processes. Other government benefits seemed to be more easily accessible to women living homeless in Madrid when they met the access requirements, such as the Non-Contributory Retirement Pension, Disability Pension, Contributory Retirement Pension, Unemployment Benefit, or Widow's Pension. Unfortunately, these government benefits are clearly insufficient to enable the recipients to access independent housing.

The percentage of women living homeless in Madrid with access to government benefits is much lower than that seen in other countries with high levels of economic and social development (Christian & Armitage, 2002; Collins, 2010; Kertesz et al., 2009; Tsemberis et al., 2004); 67% of the women interviewed in this study were not in receipt of any type of state benefit, and those who were obtained a limited amount, insufficient for them to access independent housing. As a result, at the time of the interview some women living homeless were using different strategies to attempt to obtain an income such as begging and, to a lesser extent, low-paid, sporadic employment. Although one in five interviewees engaged in begging, most of the women did not, mirroring the results reported by authors such as Kennedy and Fitzpatrick (2001) and Vázquez et al. (2019b). Among other factors, this may be because begging is not usually a particularly lucrative activity, as reported by Zuvekas and Hill (2000).

Criminal activities, prostitution and marginal activities (e.g. selling paper tissues, collecting cardboard and cans, parking cars, collecting material from refuse, scrap metal collection, etc.) were carried out by a small percentage of the women interviewed, amounting to less than 4.5%. The legal issues inherent in some of these activities (Zuvekas & Hill, 2000), together with the limited income they generate, meant that the vast majority of women living homeless did not engage them. Meanwhile, the deterioration of social networks for a large proportion of people living homeless (Biscotto et al., 2016; Vázquez et al., 2017; Vázquez et al., 2020a; Vuillermoz et al., 2017) means that only 3.7% of the women interviewed reported having received some type of financial aid from a relative or partner, despite the fact that the family is usually a very important source of support in Spain (Vázquez et al., 2020b).

The participants in this study had access to an average of 225 euros per month, although this income was distributed extremely unevenly. The interviewees receiving state benefits obtained an average monthly income of 427 euros, compared to 90 euros a month for those not receiving benefits. Unfortunately, even the average figure of 427 euros obtained by recipients of state benefits was insufficient for them to have access to independent housing in Madrid, one of the most expensive cities in Spain. Furthermore the women receiving benefits



were older, had been in a homeless situation for particularly long periods of time, and had a high occurrence of disability.

Most of the women living homeless in receipt of government benefits were of Spanish nationality, with only 5 (9.6%) of the 42 interviewees without Spanish nationality receiving any aid. Although Spanish nationality is not a prerequisite for accessing government benefits in Spain, it seems to greatly facilitate the process for women living homeless. The Spanish interviewees appeared to find it easier to meet the criteria for accessing social welfare benefits, probably because more of them have their documentation in order, there are fewer barriers when carrying out administrative procedures; they are older and have been living homeless for longer periods of time. Migrant women in a homeless situation, particularly those from countries outside the European Union or Latin America, have to deal with more barriers to legalising their situation and accessing social benefits (Calvo, Giralt, & Xavier, 2017; Vázquez et al., in press; Vázquez et al., 2020b).

It should also be noted that the mean average age of the interviewees who received state benefits was higher, and they had been homeless for longer. In general terms, these circumstances would seem to mean they are more likely to meet state benefit eligibility criteria (eligible age for access to some benefits, demonstrable residence in Madrid, socio-employment inclusion difficulties, being in need, lacking income, lacking sufficient resources, etc.), as well as having had more time to apply for those benefits and overcome the administrative barriers faced.

In Spain, a country with a high level of economic and social development (UNDP, 2020), the ongoing presence of such a large proportion of women with disabilities living homeless is a matter of concern. Only half of these women received some sort of state benefit, which was in any case completely insufficient to relieve their situation of homelessness. The data gathered in the research also show that suffering from serious or chronic diseases does not appear to be related to accessing benefits among the women interviewed. Regarding the relationship between access to government benefits and use of psychoactive substances, women drug users were observed to access fewer state benefits. This may be due to difficulties in meeting the eligibility criteria and applying for benefits, and to a lesser extent, to misgivings over the potential use that women with addictions may potentially make of the money received.

There was a more limited tendency among the women living homeless and receiving state benefits to seek employment. This may well be because of their older age, a less urgent need to find financial resources, and the risk involved in giving up income in benefits in exchange for a precarious wage from unstable and poorly-paid jobs. Furthermore, in many cases receipt of state benefits is incompatible with employment, and once this entitlement is renounced, re-applying at a later stage can involve extremely slow administrative procedures with an uncertain outcome. For this reason, many women living homeless avoid giving up the constant - albeit limited - income obtained from state benefits, and instead engage in work that is generally low-paid, unstable and temporary.

In addition to occasionally engaging in temporary low-paid work, a certain number of the interviewees had at times resorted to activities other than employment in order to obtain money, such as crime, begging, prostitution and marginal activities (e.g. selling paper tissues, collecting cardboard and cans, collecting material from refuse, etc.). The interviewees' income over their lifetimes largely came from the informal economy (Vázquez et al., 2020a), which would significantly restrict their access to some government benefits (e.g. Contributory retirement pension, Unemployment benefit, Disability pension) as these require prior formal employment for extended periods of time.

Access to state benefits for the women living homeless involved in this study did not result in any increase in their reported overall happiness, despite providing access to a regular

income. As observed in several studies on happiness among groups in situations of extreme poverty and social exclusion (Panadero, Guillén & Vázquez, 2015; Vázquez, 2013; Vázquez Panadero & Rivas, 2015), a -generally limited- increase in the financial resources available to these groups appears to have little impact on their overall happiness, unlike other issues, such as satisfactory social and family relationships, which has a significant impact (Panadero, Guillén & Vázquez, 2015; Vázquez, 2013; Vázquez et al., 2015).

### **Limitations and conclusions.**

One of the main limitations of this study is that it is a cross-sectional study design, meaning that we should be cautious of trying to establish causal relationships. It should also be noted that the study is limited to Madrid (Spain), which makes it difficult to generalise the results into other contexts. However, despite these limitations, the results obtained have identified and highlighted the difficulties that women living homeless experience in accessing income, and the limited access to state benefits available to them. These difficulties are especially pronounced among younger women living homeless, those with a migrant background and those who have been homeless for shorter periods of time. Furthermore, when eligible for state benefits, these women report that the amount of money received is insufficient to enable them to overcome their homelessness.

Women living homeless in Madrid have major difficulties in accessing decent jobs, they rarely engage in begging and do not tend to commit crime; this greatly limits their opportunity for obtaining sufficient and stable incomes. In terms of improving access to dignified living conditions for women living homeless, it is key to facilitate the administrative process of applying for sufficient aid for women who, while eligible to receive it, encounter problems when submitting applications. This is generally the case for younger women and those with foreign nationality, and in particular for those with a disability or a serious and/or chronic illness. It is also important to take steps to ensure that occasional work in unstable jobs does not entail withdrawal entitlement to benefits, thus avoiding the considerable difficulties involved in recovering them after losing employment.

In addition, considering the difficulties and needs of a significant proportion of women living homeless (e.g. physical and mental health problems, disabilities, addictions...) that can make it extremely difficult to access independent housing, it is essential to increase the rollout of alternative housing schemes (e.g. "housing first" or "housing led"), as well as protected employment programmes and specialised attention services. The implementation of programmes aimed at providing specialised psychological help for these women and facilitating their access to treatment substance addiction, and promoting medical supervision improve their health is therefore a priority. Finally, we hope that the information provided may be useful for enhancing awareness about of homeless immigrant women, a largely understudied group, while at the same time promoting the development of public policies and care resources adapted to these women's characteristics and needs.

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