

Can homelessness happen to anyone? Don't believe the hype



Is homelessness such a fairly random event that it could happen to anyone, as it is often claimed? [Suzanne Fitzpatrick](#) explains why this is not a valid claim, and that repeating it could distract us from focusing on causes that may be identifiable, and possibly preventable.

In a laudable attempt to avoid the 'othering' of those suffering acute forms of disadvantage, such as poverty or homelessness, it is sometimes argued by charities and other progressive voices that [these misfortunes 'can happen to anyone'](#). With respect to homelessness specifically, sympathetic politicians, academics, and others often rehearse mantras such as '[homelessness results from many different causes](#)' and '[homelessness is hugely complex](#)'.

Well-intentioned as they are, such statements can create the impression that homelessness is a fairly random event, its causes largely unfathomable, and attempts at prediction are doomed to fail. But is the risk of homelessness really so widely distributed across the population as to justify the common media refrain that we are 'all only two (or one, or three) pay cheques away from homelessness'? Or do such 'inclusive' narratives distract from deeper structural and other causes that may be identifiable, and possibly also preventable, should the political will be found?

In a [paper](#) published in *Housing Studies*, [Glen Bramley](#) and I demolish the 'two paycheques' myth via an analysis of three major UK surveys that ask about past experience of homelessness: the [Scottish Household Survey](#); the UK-wide [Poverty and Social Exclusion Survey](#); and the [British Cohort Study](#) (focusing on the cohort born in 1970). We demonstrate that poverty, particularly childhood poverty, is by far most powerful predictor of homelessness in young adulthood. Health and support needs, such as serious drug use, also contribute to homelessness risks, but their explanatory power is less than that of poverty. Social support networks are a key protective 'buffer', but again the link with homelessness is weaker than that with material poverty. Where you live also matters, with the odds of becoming homeless greatest in higher housing pressure areas, but these additional 'area' effects are considerably less important than individual and household-level variables.

The fact of the matter is that, for some systematically disadvantaged groups, the probability of homelessness is so very high that it comes close to constituting a 'norm'. Conversely, for other sections of the population, the probability of falling into homelessness is slight in the extreme because they are cushioned by many protective factors. Two vignettes, drawn from either end of this risk spectrum, serve to illustrate the point:

White male	Mixed ethnicity female
Relatively affluent childhood in rural south of England	Experienced poverty as a child Brought up by a lone parent
Unproblematic school career	
Graduated from university at 21	Left school or college at 16
Living with parents at age 26	Living as a renter at 26
	Spells of unemployment
No partner	No partner
No children	Own children
Predicted probability of homelessness by age 30: 0.6%	Predicted probability of homelessness by age 30: 71.2%

The idea, then, that 'we are all only two pay cheques away from homelessness' is a seriously misleading statement. But some may say that the truth (or falsity) of such a statement is beside the point – it helps to get the public on board and aids fundraising. Maybe that's true (I haven't seen any evidence either way). But myths like these become dangerous when they are repeated so often that those who ought to, and need to, know better start to believe them. I have lost count of the number of times I have heard senior figures from government and the homelessness sector rehearse the 'it could happen to any of us' line. This has to be called out for the nonsense it is, so that we can move on to design the sort of effective, long-term preventative interventions in homelessness that recognise its *predictable* yet far from *inevitable* nature.

On a slightly different note, the repetition of this falsehood seems to me to signal a profoundly depressing state of affairs i.e. that that we feel the need to endorse the morally dubious stance that something 'bad' like homelessness only matters if it could happen to you. Are we really ready to concede that social justice, or even simple compassion, no longer has any purchase in the public conscience? Moreover, it strikes me as a very odd corner for those of a progressive bent to deny the existence of structural inequalities, which is exactly what the 'two paycheques' argument does.

So let's leave it behind. Let's be honest that homelessness probably won't happen to you (if you are middle class). But you should care about it anyway. Because it's happening to an [increasing number of your fellow citizens](#). And it's miserable, unfair, and preventable in the world's sixth biggest economy.

Note: this article draws on the author's [co-authored paper](#), published in *Housing Studies* (DOI:10.1080/02673037). The article is currently open access.

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