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THE STRATEGIC RESPONSE TO HOMELESSNESS IN FINLAND: EXPLORING INNOVATION & COORDINATION WITHIN A NATIONAL PLAN TO REDUCE & PREVENT HOMELESSNESS

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INTRODUCTION

This chapter explores the results of an international review of the Finnish Homelessness Strategy covering the period from 2008–2015. The chapter discusses the development of the Finnish strategy, explores the results that have been achieved and considers some lessons for transferring policy and service models between different contexts. Alongside discussing the successes that have been delivered, the chapter also looks at the challenges that Finland still faces. The final section considers the challenges that Finland continues to face as it seeks to sustainably reduce all forms of homelessness and to end the experience of long-term homelessness.

The Development of the Finnish Strategy

As in Canada, the U.S., Denmark and the UK (Aubry et al., 2012; Benjaminsen and Andrade, 2015; Jones and Pleace, 2010; Kuhn and Culhane, 1998), it had become apparent by the 2000s that Finland was experiencing several distinct forms of homelessness (Busch-Geertsema, 2010; Tainio and Fredriksson, 2009). Of particular concern was growing evidence of long-term homelessness. A significant proportion of the homeless population, perhaps as much as 45%,

were people who had both a sustained experience of homelessness and often very high support needs, including comorbidity of severe mental illness and problematic drug and alcohol use (Pleace et al., 2015; Tainio and Fredriksson, 2009). There were also associations between long-term homelessness and crime or nuisance behaviour and long-term homeless people were very rarely in employment, education or training (Tainio and Fredriksson, 2009).

This population of long-term homeless people represented a series of costs to Finnish society. The first cost was the damage that long-term homelessness could cause to the people who experienced it. The second cost centred on risks to Finnish social cohesion arising from Finnish citizens who were often vulnerable, living in situations of long-term homelessness. The third cost, because their homelessness was not being resolved by existing homelessness services, centred on the implications for public expenditure. Long-term homeless people may make disproportionately high and sustained use of emergency accommodation and emergency health services and have high rates of financially expensive contact with the criminal justice system (Culhane, 2008; Pleace et al., 2013).

A political consensus was sought to reduce overall levels of homelessness in Finland, with a specific intent to focus on reducing long-term homelessness. The result was to be a national program, with two stages, Paavo I (2008–2011) and Paavo II (2012–2015), designed to drastically reduce long-term homelessness by reducing it by 50% by 2011. Paavo I, administered by the Ministry of the Environment, involved the Ministry of Social Affairs, the Criminal Sanctions Agency, the Housing Finance and Development Centre of Finland (ARA) and Finland's slot machine association (RAY, Raha-automaattiyhdistys, which helps fund NGO housing services). Elected local governments from 10 cities, including the capital Helsinki which had the highest levels of homelessness, signed letters of intent which committed them into the Paavo I program and had them working in coordination with central government¹. This created a context in which all levels of government in Finland and all major administrative bodies that were required for a coherent integrated national strategy were in place. The subsequent Paavo II program used the same administrative arrangements. Achieving this degree

of consensus and coordination was a major achievement of the Finnish Homelessness Strategy.

Significant resources were made available to support the strategy. Approximately €21 million in subsidies were granted for housing construction during 2012–2013, with a further €13.6 million being granted for developing and delivering services – a total of €34.6 million (equivalent to CAD \$46.4 million at mid-2013 exchange rates). The cities participating in implementing the program also provided significant investment.

Paavo I sought to halve long-term homelessness by 2011, while Paavo II sought to *eliminate* long-term homelessness by 2015. Paavo I concentrated mainly on long-term homelessness, but the remit of Paavo II,

while still heavily focused on ending long-term homelessness, was somewhat wider. Paavo II included further development of preventative services and low-intensity support services focused on scattered ordinary housing. Paavo II also saw an attempt to ensure more effective use of the social housing supply to reduce homelessness.

Preventative services in Finland concentrate on strengthening

housing skills, i.e. the knowledge people need to run their own homes and the coordination of support services (case management or service brokering) to prevent homelessness from occurring as a result of unmet support needs. Preventative services also arrange housing when someone is about to leave an institution or care, such as a psychiatric ward, prison or when young people leave social services' care. Housing advice is also provided, which can include support if a landlord tries to evict someone illegally or negotiating with a landlord if someone is threatened with eviction due to rent arrears. Finnish practice in homelessness prevention closely reflects that

Long-term homeless people may make disproportionately high and sustained use of emergency accommodation and emergency health services and have high rates of financially expensive contact with the criminal justice system (Culhane, 2008; Pleace et al., 2013).

1. The cities of Helsinki, Espoo, Vantaa, Tampere, Turku, Lahti, Jyväskylä, Kuopio, Joensuu, and Oulu took part in the Paavo programs. An eleventh city, Pori, joined Paavo II in 2013.

seen in other contexts where homelessness prevention services are viewed as relatively highly developed, such as in the UK (Pawson, 2007).

Under Paavo II, Finland began to focus more attention on the presence of concealed or doubled-up households. This group of individuals, couples and families are housed, but they are sharing housing with acquaintances, friends or relatives because they have no access to adequate and affordable housing. This population includes people in precarious situations, who are 'sofa surfing' from one short-term arrangement to another, as well as those in more stable situations who lack the privacy, room and control over their own living space that is associated with having their own home. Using ETHOS (the European Typology of Homelessness) as a reference point, this group of concealed households lack their own living space over which they exercise control (the physical domain of housing), cannot maintain privacy or social relationships because they lack their own living space (the social domain of housing) and lack a legal title of occupation (the legal domain) (Edgar et al., 2004).

Whether or not concealed households in these situations are regarded as homeless is often a question of interpretation in different European countries. In Finland, concealed households are counted as part of the homeless population. In some European countries these individuals, couples and families may be defined as living in inadequate housing, *not* as experiencing homelessness, which may be defined only in terms of living rough and using homelessness services (Baptista et al., 2012). The UK, U.S. and Canada all regard some households without security of tenure, living in temporary situations as being homeless², but their definitions are narrower. In Finland, efforts to reduce the number of concealed households who are viewed as experiencing homelessness have centred on increasing preventative services, including advice,

information and support services, and ongoing efforts to increase the affordable housing supply. Alongside continued building of affordable social housing for rent, innovative means of accessing the private rented sector are also being considered (Pleace et al., 2015).

New services were developed as the Paavo II program (2012–2015) got underway. Paavo II had a particular emphasis on developing scattered forms of supported housing, on furthering the development of preventative services and increasing efficiency in the use of social housing to reduce homelessness. By 2013, Helsinki City had 2,086 supported apartments which were mainly individual apartments scattered across its housing stock, with an additional 905 apartments sublet from the Y Foundation, a quasi-governmental body that is a major provider of social housing in Finland (Pleace et al., 2015).

Social housing, in the Finnish sense, parallels public housing in North America in some respects, but it is comparatively far more widespread (13% of total housing stock³). Finnish social housing represents a significant element of the total housing stock and offers adequate affordable housing, not just for formerly homeless people, but for low-income households more generally. Increasing access to this resource for homeless people therefore meant balancing the needs of homeless people with the multiple roles that social housing has to fulfil. Various forms of social housing are widespread in much of Northern Europe though, as in Finland, social housing is not designed specifically to just meet the needs of homeless people, but has a much wider role including promoting access to adequate, affordable homes, urban regeneration and enabling key workers, such as teachers, to live and work in otherwise unaffordable areas (Pleace et al., 2012). Alongside an increased emphasis on developing more scattered forms of supported housing, the Paavo II program also had a greater focus on community integration.

2. UK: http://england.shelter.org.uk/get_advice/homelessness/homelessness_-_an_introduction/what_is_homelessness U.S.: <https://www.nhchc.org/faq/official-definition-homelessness/> Canada: <http://www.homelesshub.ca/sites/default/files/COHhomelessdefinition.pdf>

3. In 2014, 337,791 units of social housing existed in Finland out of a total housing stock of 2,599,613 units (Statistics Finland).

Preventative services centred on housing advice, enhancement of cooperation between health and social services and specialist services for groups such as young people experiencing homelessness and former prisoners who were experiencing homelessness when released from jail. Housing advice services had brought down evictions in Helsinki by 32% between 2001–2008 and by 2012/13 16,000 people were supported by housing advice services in the capital city (Pleace et al., 2015).

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As Paavo II drew to a close in 2015, Finland had developed a national strategy which included several elements:

- Administrative agreements to reduce homelessness between central government departments and key agencies, including the Y Foundation as a major provider of social housing. Letters of intent were secured from local governments, including the major cities, which created a political consensus at all levels of government in Finland;
- Programs centred on increasing support for long-term homeless people, using a mix of communal models of Housing First and scattered, supported housing with mobile support;
- An increased emphasis on homelessness prevention, including widespread use of housing advice services; and
- A goal to increase the efficiency of the use of social housing to counteract homelessness.

in the European context. While many regional and municipal strategies and some national-level strategies focus on reducing visible levels of people living rough, the Finnish focus on the sustained experience of homelessness is unusual (Busch-Geertsema, 2010).

While there was increasing emphasis on homelessness in a broader sense as the national homelessness strategy developed, goals for reducing long-term homelessness were at the core of both Paavo I and Paavo II. As noted, a central goal of Paavo II was to end long-term homelessness, building on the progress made under Paavo I to attempt to halve long-term homelessness. The specific focus on long-term homelessness at the centre of Paavo I and Paavo II has been described as unusual

The sustained strategic focus on long-term homelessness in Finland needs to be contextualised in order to be fully understood. Homelessness is not a common social problem in Finland. Homelessness was never widespread, as social protection (e.g. welfare and health) systems are extensive, generous and universally accessible and there is relatively extensive provision of social housing in the major cities. At its peak in the late 1980s, almost 20,000 people in Finland were homeless at any one point in time, in a population of 4.96 million (0.40% of population). By 2008, as a result of measures to expand the housing supply and the development of preventative services, total homelessness had fallen to 8,000 (0.15% of a population of 5.31 million)⁴. Long-term homelessness, i.e. homelessness that was sustained or recurrent, became central to the national strategy because it was the key aspect of the social problem of homelessness that was seen as not having been addressed. Levels of long-term homelessness were not high in numerical terms, but the problem was persistent, with long-term homelessness estimated as being some 45% of total homelessness as of 2008 (Busch-Geertsema, 2010).

4. Source: ARA http://www.ara.fi/en-us/About_ARA

The Focus on Long-Term Homelessness

At the core of the Finnish strategy was the development of a Housing First program that was specifically adapted to the Finnish situation and targeted on long-term homelessness. This was the most controversial and the most widely debated aspect of the strategic response to homelessness in Finland during the period of 2008–2015.

Housing First centres on the ideas of housing as a human right, with flexible non-judgemental services delivered with an emphasis on consumer choice, separation of housing from support (housing not being conditional on compliance with a treatment plan), harm reduction, person-centred planning and an active but non-coercive focus on recovery (Tsemberis 2010). Unlike some earlier models of homelessness services, housing is not offered after a series of steps or targets have been met by a homeless person with high support needs. Instead housing is provided immediately alongside support. Housing First also provides support for as long as is needed (Tsemberis, 2010).

Housing First, as almost every academic report, article or review on the subject points out, has become highly influential in homelessness policy in many countries, while being simultaneously characterised by an apparently high degree of program drift (Pleace and Bretherton, 2013; Tsai and Rosenheck, 2012). The original Pathways Housing First model⁵, which was developed in New York in 1992 and which operated there until its recent closure, has been closely replicated in Canada, Ireland and France (Estecahandy, 2014; Goering et al., 2014; Greenwood et al., 2013; Houard, 2011); however, other forms of Housing First, which use Pathways as a reference point but which operate in different ways, far outnumber Housing First services which replicate the original Pathways model in the U.S., Canada and in Europe (Busch-Geertsema, 2013; Gaetz et al., 2013; Knutagård and Kristiansen, 2013; Pearson et al., 2007; Pleace and Bretherton, 2013). Housing First is increasingly widespread, but Housing First that replicates the original Pathways model is unusual. A majority of Housing First services reflect the ideas and cultures of the people providing them and are specifically adapted to the particular context they operate within (Pleace and Bretherton, 2013).

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From some perspectives, this divergence in Housing First services operating in different contexts reflects a lack of clarity and coherence at the core of the Housing First approach (Pleace, 2011; Rosenheck, 2010). At present, however, research findings appear to indicate that these different versions of Housing First all appear effective in ending long-term homelessness *providing* they share the core philosophy of the Pathways model. The recovery orientation, harm reduction, client-led approach and separation of housing and support found in the Pathways model are widespread, but are best described as providing a framework for services that can differ markedly in the detail of their operation.

5. <https://pathwaystohousing.org>

There is North American and European evidence that Housing First services operating within this framework, which differ considerably in the detail of their operation, generally either replicate and occasionally exceed the housing sustainment levels achieved by the original Pathways service in New York (Busch-Geertsema, 2013; Pleace and Bretherton, 2013; Tsemberis, 2010). Policy transfer always involves adaptation to differing cultures and contexts. As Australian researchers have pointed out, trying to precisely replicate the original Pathways model designed for the U.S. in general and New York in particular, in Lisbon, Helsinki or Amsterdam, or indeed Sydney or Brisbane, without any real allowance for the major and highly varied differences in context, would be illogical (Johnson *et al.*, 2012).

Housing First as it exists in Europe and North America is therefore best described as a range of services that share a core philosophy but differ in the detail of their operation (Pleace and Bretherton, 2013). Nevertheless, part of what was to happen in Finland during 2008–2015 represented what is arguably one of the more radical departures from the detailed operation of the original Pathways model, leading some to argue that some Finnish Housing First services should not be regarded as being a form of Housing First at all (Busch-Geertsema, 2010; Tsemberis, 2011).

The Housing First services that Paavo I introduced were heavily based on existing Finnish practice in delivering services to homeless people with complex needs. In common with some other European Housing First services (Busch Geertsema, 2013), Finnish Housing First services did not provide an Assertive Community Treatment (ACT) service. ACT was not used in Finland and is rarely employed in Housing First in Northern Europe more generally, in part because access to health, drug and mental health services is universal. Housing First in Finland was also broadly targeted at all long-term homeless people, not just those with severe mental illness or problematic drug and alcohol use, in a context where social protection (welfare) systems were relatively generous and universally accessible

(Pleace *et al.*, 2015). Again, in common with some other European Housing First services (Bretherton and Pleace, 2015; Busch-Geertsema, 2013), Finnish Housing First service users held their own tenancies, giving them the same housing rights as any other citizen renting an apartment and also managed their own finances (Pleace *et al.*, 2015).

Where Finnish Housing First could sometimes really differ from the Pathways model was in the use of congregate housing. Finnish Housing First services included apartment blocks containing up to 90 or more apartments, all of whom were Housing First service users. Scattered housing models using mobile support services were also in existence in Finland, but large, congregate Finnish Housing First services were at the core of the strategy. The use of a congregate approach was seen by some as going against a core principle of the original Pathways model, which was the use of ordinary housing in ordinary communities (Tsemberis, 2010).

In other parts of Europe, congregate forms of Housing First are relatively unusual, as most European experiments with Housing First and operational services currently use scattered housing (Busch-Geertsema, 2013; Bretherton and Pleace, 2015; Pleace and Bretherton, 2013); however, the congregate Finnish Housing First services look less unusual from a North American perspective, where congregate forms of Housing First are not uncommon (Larimer *et al.* 2009; Pearson *et al.*, 2007). As noted, the original Pathways model has been highly influential, but the reality of Housing First in North America is not confined to that one model of Housing First; it is far more diverse.

The decision to convert existing buildings into Housing First apartment blocks had a key advantage, which was that Finland was able to deploy a significant number of Housing First places both relatively quickly and relatively cheaply. Finland, while a wealthy country, faces significant issues in terms of finding suitable land and resources to build affordable housing in major cities, particularly within the capital Helsinki. Converting

existing buildings into Housing First apartment blocks meant enough suitable housing to potentially reduce long-term homelessness could be rapidly brought into use. Paavo I, which as noted sought to reduce long-term homelessness by 50%, was designed to bring 1,250 units of housing with support into use between 2008–2011. Paavo II, having been set the goal of ending long-term homelessness during 2012–2015, brought further investment in support services. By 2014, 1,724 housing units offering support, of which 1,069 were new services, were in place across 11 cities (ARA, 2013). These services were a mix of congregate Housing First and scattered housing services with mobile support workers.

Finland witnessed large scale conversion of existing temporary and emergency accommodation for homeless people into self-contained apartments to which support was delivered using a Housing First model. This was the most radical aspect of the strategic approach in Finland, in that there was *replacement* of much existing homeless service infrastructure with a mix of congregate Housing First services and scattered housing services with mobile support. Finland's response to long-term homelessness became a Housing First *strategy*, with markedly less use being made of earlier forms of homelessness service, particularly emergency accommodation.

The use of congregate models of Housing First within the Finnish strategy was contentious. Some argued that a Housing First service should always place homeless people with high support needs into ordinary housing in ordinary communities (Busch-Geertsema, 2010; Tsemberis, 2011). The core ideas of Housing First are built around an objective of normalisation, a recovery orientation that seeks to promote health, well-being, positive social supports, civic participation and economic activity (Hansen-Löfstrand and Juhila, 2012).

For some of those who advocate the approach, Housing First *must* involve ordinary housing in an ordinary

neighbourhood. Housing is seen as bridging the gap that is thought to have formed between homeless people with high support needs and society. In other words normal housing is seen as central to processes of social integration that are seen as being at the root of sustaining an exit from homelessness (Johnson et al., 2012; Pleace and Quilgars, 2013). Housing First is largely based on earlier supported housing models designed for resettling former psychiatric patients into the community in the U.S. These services were specifically intended to avoid institutionalised responses and insofar as possible normalise life for former psychiatric patients, again with a goal of delivering social integration that would facilitate what was defined as a normal life in a normal community (Ridgway and Zippel, 1990). Implicit within the criticisms of Finnish congregate models of Housing First was the belief that without processes of normalisation centred on social integration, neither health nor well-being would improve and evictions, abandonments and general failure would be the result (Tsemberis, 2011).

Again, from some North American perspectives, the use of the congregate model of Housing First is less contentious. The use of congregate Housing First models is more widespread in the U.S. than Europe and there is some evidence of successful implementation of congregate models (Larimer et al., 2009; Pearson et al., 2009).

In Finland, the anticipated failure of congregate Housing First did not occur. In 2008, 2,931 people were long-term homeless in Finland's 10 biggest cities. The level fell to 2,192 in late 2013, a reduction of 25%. Long-term homelessness fell from 45% of all homelessness to 36% of all homelessness in Finland between 2008 and 2011 (Pleace et al., 2015). During the period of 2010 to 2014, the annual national homelessness counts reported a fall from 3,079 long-term homeless people to 2,443 long-term homeless people (ARA, 2013), a 26% drop.

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The long-term homeless people on whom congregate Housing First was targeted were being rehoused and sustaining that rehousing. Congregate Housing First was part of a wider response, particularly as Paavo II was rolled out, which also included mobile support services being delivered to ordinary scattered housing, but the congregate Housing First services filled up, stayed full, and – crucially – appeared stable (Pleace et al., 2015).

There were some initial problems in managing the Finnish congregate Housing First services. Drug and alcohol use and challenging behaviour occurred and some evictions occurred for criminal and nuisance behaviour (Kettunen, 2012; Kettunen and Granfelt, 2011)

There were also concerns about how well environments containing quite large numbers of formerly long-term homeless people could be managed, as there were Finnish Housing First services with 90 or more apartments in a single block (Kettunen and Granfelt, 2011). Significant management problems had been encountered in Australia with the Common Ground model, another American import, which also used large apartment blocks in which formerly long-term and recurrently homeless people were supposed to live alongside ordinary citizens to promote their social integration (Parsell et al., 2014). Denmark also found the congregate services were less stable than Housing First using scattered housing, albeit that the congregate services were still relatively successful (Benjaminsen, 2013).

There were some initial problems in managing the Finnish congregate Housing First services. Drug and alcohol use and challenging behaviour occurred and some evictions occurred for criminal and nuisance behaviour (Kettunen, 2012; Kettunen and Granfelt, 2011); however, the congregate Housing First services appeared to reach a steady, stable state over time, with levels of trouble and rates of eviction being reported as negligible by 2014 (Pleace et al., 2015). The congregate model was not, of course, a universal success. Some long-term homeless people left and some were evicted. Despite these challenges, and though it was not the sole response used to try to reduce long-term homelessness, congregate Housing First does appear to have contributed significantly to bringing down levels of long-term homelessness in Finland.

Thinking about why Housing First appears to have been successfully used in Finland, it is worth revisiting some of the criticisms made of scattered site Housing First. Housing First using scattered housing can deliver a sense of security, predictability and a foundation on which social integration can be built (Padgett, 2007). However, other researchers have argued that the *mechanism* by which social integration is delivered and by which Housing First uses ordinary housing to deliver social integration is unclear. Scattered housing versions of Housing First are presented as being designed to provide support to facilitate social integration, but the processes by which this is achieved are, it has been argued, only quite vaguely described (Johnson et al., 2012). Advancing the idea of ordinary housing as a key mechanism for delivering social integration, without being clear about exactly how the process works is potentially problematic, but what is arguably more detrimental is not allowing for the potentially negative effects of living in scattered housing (Pleace and Quilgars, 2013).

An ordinary apartment in an ordinary neighbourhood will not necessarily be an always positive experience; neighbours can be hostile as well as supportive and local communities do not always possess positive social capital. With careful planning these issues should be avoided, but ordinary housing in an ordinary neighbourhood can be a potentially toxic environment for someone like a Housing First service user with severe mental illness or other support needs (Pleace et al., 2015). Selection of housing may be a fallible process and there is also often going to be a reality of resource constraint restricting which housing can be used, as experienced by British low-intensity support services when they can only source housing in less than desirable environments (Pleace with Wallace, 2011). Some concerns about social isolation have also been reported among scattered Housing First service users in Canada (Kirst et al., 2014).

Congregate homelessness services can present risks ranging from bullying through to exposure to drug and alcohol use if not carefully managed (Parsell et al., 2014); however, there may also be opportunities, particularly around positive peer support from people who are experts by experience or neighbours who know what a Housing First service user has been through because they have been through it themselves. Work in Ireland focused on collecting the views of homeless people about the imminent introduction of Housing First services in the national strategy highlighted the value homeless people can place on support from their peers in well-run congregate services (Pleace and Bretherton, 2013b). Finnish experience in this regard raises some significant objections to the idea of simply dismissing congregate models of Housing First as inherently unworkable.

The Finnish experience adds to the evidence that detailed replication of the original Pathways model of Housing First is not necessary to achieve good results in reducing long-term homelessness (Tsai and Rosenheck, 2012). Finnish congregate Housing First works within a framework of broad principles which are a central part of the original Pathways model of Housing First but which were also already widespread in Northern European, including Finnish, homelessness services before Housing First became so prominent. By delivering harm reduction, a non-judgemental flexible approach, open ended support, separation of housing and treatment and a heavy emphasis on consumer choice, congregate Housing First in Finland appears to have delivered good results. Both European and North American experiences show that Housing First can exist in many forms and perform well if the emphasis is maintained on regarding homeless people as fellow human beings whose rights and choices need to be respected (Pleace and Bretherton, 2013).

The Achievements of the Finnish Strategy

Reducing Long-Term Homelessness

Long-term homelessness has been reduced in Finland. The use of congregate Housing First, the wider use of preventative services and the ongoing development of scattered housing services with mobile support all have made a contribution. Yet the problem of long-term homelessness has not been solved. The original objective of halving long-term homelessness set for Paavo I was not reached, and Paavo II has not achieved the goal of eliminating the experience of long-term homelessness. There were still 2,443 long-term homeless people in Finland in 2014, 29% of the total homeless population of 8,316 including concealed households (ARA, 2014).

The achievements of Paavo I and Paavo II in reducing homelessness have to be seen in context. Short-term homelessness, what in the U.S. is often termed 'transitional homelessness' (Kuhn and Culhane, 1998) caused by financial factors and relationship breakdowns and experienced by populations whose defining characteristic is relative poverty, has always been a relatively small problem in Finland. By 2008, *prior* to Paavo I and II, transitional homelessness had already been reduced to comparatively very low levels, with only around 8,000 Finns experiencing homelessness. Indeed, Paavo I and Paavo II had placed so much emphasis on the more persistent social problem of long-term homelessness precisely because other forms of homelessness had already been brought down. Long-term homelessness was targeted by a strategy, which by the point Paavo II was reached was becoming broader, because it was long-term homelessness that was seen as being at the core of the social problem of homelessness.

In Canada, it has been estimated that least 200,000 people experience homelessness every year, equivalent to 5.6% of total population (Gaetz et al., 2013). Direct comparison with the point in time data collected by Finland is not possible, but the 0.14% of Finns experiencing homelessness at any one point does suggest a significantly lower rate than Canadians. Americans experiencing homelessness on any one night numbered some 610,000 in January 2013. This was equivalent to 0.19% of the U.S. population, which

might seem remarkably similar to the Finnish figures until it is remembered that the American statistics *only* cover people living on the street, in emergency shelters and in transitional housing (HUD, 2013). That same homeless population in Finland living on the streets, in emergency shelters and in transitional housing, in 2014, numbered 362 or 0.006% of population (ARA, 2014).

In comparison with European countries outside Scandinavia, Finnish homelessness statistics are low. It was also the only European country reporting falls in overall homelessness during 2014 (Busch-Geertsema et al., 2014). In comparison with much of the economically developed world, Finland has moved from a position in 2008 when it had a comparatively very small homelessness problem, to a position where it has *further* reduced homelessness.

The story in relation to long-term homelessness is more mixed. Looking at people experiencing sustained homelessness who have high support needs ('chronic homelessness' in American terminology), 109,132 people in this group were homeless on one night in the U.S., equivalent to 0.034% of the population. In Finland, the 2,443 long-term homeless people found in the 2014 homelessness survey were equivalent to 0.045% of the population. While Finland has brought down the numbers of people experiencing long-term homelessness by 26% between 2008 and 2014, and reduced the proportion

of homeless people who are long-term homeless from 45% in 2008 to 29% in 2014 (ARA, 2014), long-term homelessness was still occurring at what, from a Finnish perspective, was an unacceptable rate.

The review of the Finnish strategy indicates that all the existing approaches being taken to further reduce long-term homelessness are proving to be effective. Indeed one of the main solutions appears to be the expansion of these existing services, possibly including greater use of congregate Housing First alongside supported housing services using scattered housing and the planned expansion of preventative services. Long-term homelessness fell throughout the period 2008–2014 and fell fairly steadily, a clear indication that the strategic response is proving effective for many long-term homeless people.

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Ongoing Challenges for Finland

Finland now has less low-threshold emergency accommodation than was once the case, and questions have begun to arise about whether all those people who had once used emergency accommodation can successfully transition to Housing First. For some, Housing First is simply not appropriate because their support needs are low, or because their homelessness had occurred for economic or social reasons, not because they needed any treatment or support from mental health, health, social work or drug and alcohol services. This group is served primarily through increasing use of preventative services that can either stop evictions or allow rapid re-housing when homelessness does occur (Pleace et al., 2015).

For other homeless people, who have high support needs and are either experiencing long-term homelessness or at risk of doing so, but for whom Housing First is not an alternative, there is a question of what alternatives should be pursued. Issues around congregate Housing First not being suitable for every long-term homeless person, nor being what every long-term homeless person wants could be handled in part by the provision of scattered housing which has mobile support services. If someone does not want to live with others with high support needs, then ordinary housing in an ordinary community could be used instead. Yet both broad models of Housing First, those using congregate and those using scattered housing, experience at least some attrition, some of which may be the result of high-risk long-term people needing more intensively supportive environments, which might be other forms of supported housing but which might also be mental health services. Finland has not attempted to solve long-term homelessness with a single policy solution. Congregate Housing First

is prominent, but it is by no means the only response in a coordinated effort that also includes preventative services and other models of housing with support. Yet the relative persistence of long-term homelessness, even as absolute and proportionate levels were brought down during 2008–2014, suggests there is scope for further experimentation, which is something the Finns are prepared to contemplate (Pleace et al., 2015).

A key success of Paavo I and II was the coordination and cooperation between all levels of government in Finland. It was through the building and maintenance of political cooperation that the strategy was able to deliver significant reductions in homelessness. Cooperation from the local authorities running the cities and towns, the NGOs providing homelessness services, the Y Foundation and the central government were essential in developing the mix of enhanced access to social housing, preventative services, lower intensity supported housing using scattered apartments and the Housing First services that brought down long-term homelessness. Significant financial resources had, as noted, been allocated to the strategy at both central government and municipal levels.

By contrast, some other countries, such as Sweden, the UK and the U.S., have not been able to deliver this degree of policy coherence and administrative cooperation in their attempts to reduce and prevent homelessness (Pleace et al., 2015). Success, in this regard, was fuelled by evidence of success in the strategy itself. Paavo I did not meet the key objective of halving long-term homelessness, but long-term homelessness was nevertheless visibly reduced and that, in itself, fuelled the ongoing cooperation that was seen under Paavo II.

Apparently everything in Finland is working in the way that it should work: the strategy is highly coordinated, it has clear, logical goals and the mix of prevention combined with innovative congregate and scattered site supported housing services also appears to be working well. It seems logical to ask, given this situation, why homelessness in Finland has not been effectively eradicated.

One answer to this question is to note that, by international standards, Finland is actually close to eradicating homelessness. Levels are so low relative to those found in France, Germany, the U.S., Canada, the UK and indeed almost any country outside Scandinavia that the extent to which Finnish homelessness can really be considered a significant social problem might seem debatable. Finnish achievements in keeping homelessness levels very low are not unique. Denmark for example has achieved similarly impressive results from a coordinated policy (Benjaminsen and Andrade, 2015), but Finland has probably shown more success than any other country in the last five years in reducing homelessness (Busch-Geertsema et al., 2014). From the perspective of the individuals and agencies responsible for Paavo I and II, this is not a satisfactory response; 8,316 homeless Finns, of whom 2,443 were long-term homeless (ARA 2014), may not, in international terms, be a comparatively large number, but it is still too many.

Another answer is to call for further innovation and expansion of the service mix that has already been developed in response to homelessness. More prevention, more housing with support, in both congregate and scattered forms, are needed, as these services are all demonstrably bringing down long-term homelessness and overall levels of homelessness. One limitation of this argument, which has been identified by practitioners and policy makers within Finland itself, is that it cannot be assumed that homelessness is static in nature. There are longstanding trends in economically developed countries. A high-need population of lone homeless men with alcohol problems has shifted in composition; there are more women, there are more young people and, in Northern Europe particularly, migrants are increasingly being seen in higher need homeless populations (Busch-Geertsema et al., 2014). Finland is experiencing these same trends and services, including congregate Housing First, that work well with current long-term homeless populations but that might become less effective as those populations shift in composition and need (Pleace et al., 2015).

Yet Finland may now be approaching the threshold of what can be achieved through innovation and coordination. This threshold exists because of another policy issue, one that is fundamentally important in setting the entirety of the strategic response to homelessness into a wider policy context: Finland lacks a sufficient supply of affordable housing. This shortage of affordable housing is relative. Finland has more social housing and social protection (welfare) systems that enable poorer and unemployed citizens to rent housing privately, but it still has more housing need than can be met by the existing housing supply. Access to the private rented sector and social rented sector may be further enhanced for homeless people in Finland. There are innovations around access to private renting that can be introduced and allocation systems for social housing can also be altered to improve access for homeless people; however, both the social rented and private rented sectors have multiple roles. They exist to serve general housing need alongside any potential role in meeting the housing needs of homeless people and while there is not enough affordable housing for the general population there will never be enough housing for homeless people (Pleace et al., 2015).

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Finnish housing standards and affordable housing supply are good by European and especially by global standards; 4.9% of Finns spend 40% or more of their household income on housing costs, compared to a European Union average across 28 EU member states of 11% of population. Only 1% of Finns are recorded as living in severe housing deprivation, compared to a European Union average of 5% (Eurostat, 2015). Yet pressures on the housing stock are real, particularly in the most expensive housing markets like that found in Helsinki, and while those problems persist a lack of housing will ultimately undermine even the most coordinated and comprehensive homelessness strategy.

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