

Risk, Exclusion, Moral Order and Social Capital – a first theorising of youth homelessness.

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1. Introduction

As part of our deliverables for the European Commission we are exploring the core values of a European approach to society. Homelessness is an extreme condition or an extreme event that allows us to explore both common core values of European society and differences between European national states. Differences in rates of street homelessness, youth homelessness, 'hidden homelessness', family homelessness, older single homelessness, may reflect differences in available services but may also reflect differences in social systems in which a family based network provides more support in one European society than in another, or in which the central or municipal state provides more support than in another, or in which the voluntary sector is more important than another.

This paper discusses some of the concepts that I have used in our research into youth homelessness in the UK. In the previous paper for this London meeting on qualitative research I described the research that led to our 'Circle of Risk' for young homeless people. However, a circle is a first way to grasp social processes; it is also important to group the factors and apply other theoretical understandings. Several concepts have been used in our research over the past ten years that require exploration.

Biographical risk: In each European society it is possible to chart the individual or biographical risk of youth homelessness by comparing the background of those who become homeless (poverty, family structure, education, health, work) with young people from similar poor areas who do not become homeless. In the UK a higher risk of homelessness is associated with not living with two birth parents or one sole parent at age 12 years, moving several times, not getting on well with mother, violence within the family, exclusion from school among others. Such risk factors may differ across European countries. Drug and alcohol use are also associated with homelessness in that young people either become homeless through this use or become users through homelessness.

Biographical risk factors will differ between European countries. Cross-national comparisons suggest that drug experience among school children is higher in the UK than other European countries and this may be a factor in relation to rates of youth homelessness. Rates of family disruption differ in different countries.

Social risks – Social Exclusion and Moral Order: The impact of biographical risk occurs in a social context. This social context includes both:

1. Wider social exclusion/social inequalities that exist in each society.
2. The moral order of that society including patterns of family obligation.

A society with similar patterns of inequality or similar welfare regimes may have a different pattern of youth homelessness because of structural factors (such as

housing markets). It is possible to identify eight different aspects of social exclusion that might be compared between European societies (see below).

However the risk of youth homelessness may also differ because of differences in the moral order of European societies, within which social affairs are organised. The risk of homelessness or a street life is associated with differences between European nation states in moral orders that specify particular family obligations. I have only limited evidence from our UK research in relation to youth but the following questions are raised: To what age must a parent support a child? What if there is a clash between the young person and a new partner? What if the young person steals from the family to maintain a drug habit? What if the young person has no family in the society (abandoned, or refugee) and must steal publicly to support themselves? In conferences workers with street youth report that answers to these questions vary between European societies. This is a factor outside biographical risk and the obvious structural risks, part of the social context in which the process of homelessness occurs. The importance of the moral order of a society and accepted patterns of obligation can only be understood through a cross-national comparison. This is a factor that I believe may affect not only the pattern of youth homelessness but other patterns as well including homelessness in relation to domestic violence, older single homelessness etc.

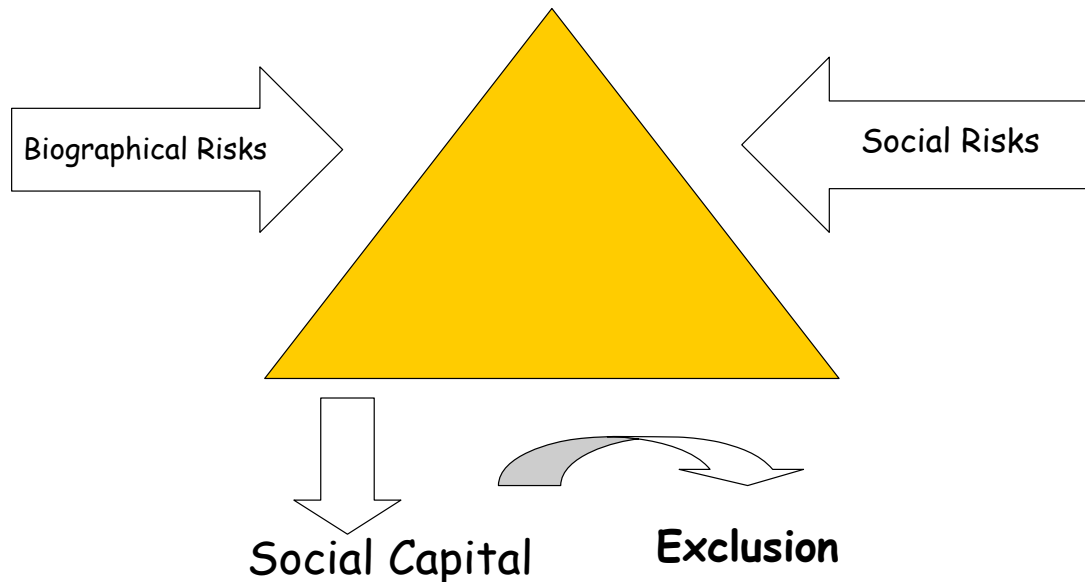
Social Capital: Social capital can be understood in relation to a particular society (the distribution of social capital) or in relation to the social capital of an individual. In relation to risk theory it is important to understand how, in each European society, risk factors have different impacts because the social capital of young people at risk differs.

2. A triangle of life

To follow up these concepts in relation to the individual young people who become homeless, the 'circle of risk' can be conceived as a triangle that groups particular factors, underlying which are different theoretical issues. One side of this triangle is the young person's own life history of risk/ their biography; another side is the social context of that risk, their society's pattern of social exclusion and pattern of moral order/family obligation pattern. The third, bottom side, relates to their **individual** social capital that emerges from biographical risk, social exclusion processes, and the rejection/support available in their society, and their **individual** experience of social exclusion.

The following is a first attempt to understand the process of youth homelessness integrating social and individual factors.

Triangle of life of young people



Below the different concepts are explored to a greater or lesser degree.

3. Theories of risk

Whilst the concept of risk is an old one - all methods of insurance are based on estimates of risk as is betting - it is because risk is such a common concept that it is possible to pour into it different layers of meaning. For the last fifteen years the concept of 'risk' has carried a specific meaning in the social sciences, and has been associated with Ulrich Beck's theory first laid out in *'Risk Society: Towards a New Modernity'*, (published 1986 in Germany, translated 1992, Sage Publications).

The impact of Beck's book in Germany can be compared with the impact of Esping-Anderson theories of welfare regimes, or Bourdieu's theory of social capital in France, or the development of the concept of social exclusion. All these theoretical developments were part of a strong resurgence in European social theory at the heart of which was the development of new concepts providing distinctive European ways of understanding society and social policy. The core theory that Beck outlined in 1986 began with the premise that in advanced modernity the social production of wealth is accompanied by the social production of risks – whereas it was once possible in early modern society to calculate risk it is no longer possible to do so.

Beck summarised his theory in a collection of writings by himself, Giddens, and Lash on *'Reflexive Modernization: Politics, Tradition and Aesthetics in the Modern Social Order'* (1994). His theory of reflexive modernisation proceeds from the analysis of a new process of change in industrial society that "... breaks up the premises and contours of industrial society and opens paths to another modernity" (Beck, 1994;3). There is no agency to this transformation except the transformation itself and this makes it analytically distinct from other processes of social change and revolution.

The specific result of this new modernity is the emergency of **risk** society. As the old institutions of industrial society - family, community, social class - are undermined by the process of global modernization each individual must learn to navigate society for themselves.

"Opportunities, threats, ambivalences of the biography, which it was previously possible to overcome in a family, in the village community or by recourse to a social class or group, must increasingly be perceived, interpreted and handled by individuals themselves. To be sure, families are still to be found, but the nuclear family has become an even more rare institution".(Beck, 1994;8)

It could be argued that the individuals most threatened by these transformations in Western societies are both the old, who had supported the welfare of others (both through the state and privately) and had expected to be supported in turn, and the young.

For the young the threat is intensified, having to navigate risk society while navigating their own 'ambivalent biographies' with the support of increasingly fragile social structures including their own family, and in nation states that have restricted welfare provision for young people based either on their age or on their lack of employment history, Western states all have higher rates of youth unemployment than twenty years ago and have rising, some dramatically so, rates of family reconstruction.

One of the most important risks facing young people are crises arising in the '*Fabric of the Family*' in which they live. Rising rates of cohabitation and divorce created a quite different picture of family life by the end of the 1970s compared with that at the beginning. This change affected numbers of older men and women who lost their homes, and young people who found they were not wanted at home in a new relationship. Whereas the majority of older young people (aged up to 29 years) began to stay at home longer in the 1990s (the first reversal of the early leaving trend since the 1950s) some young people were forced out or left at ever earlier age (Green et al, 1996; Jones, 1995). A study of young people in Scotland found that young people living with step-parents left home on average two years younger (Jones, 1995).

In our study of *The Family Background of Youth Homeless People*, the reconstitution of the family had an impact on the young person in several ways. Sometimes the new partner was abusive, or the birth parent became abusive, over conflict in the home. Sometimes there were arguments over the 'family contract' which included undertaking household chores or going to school/college or contributing to the household financially. Sometimes there was conflict between the script that the family had written for the young person – she is to go to college and achieve – and the script she wrote for herself. There could also be intense conflict with siblings. Embedded within the fabric of the family as the young person experienced it was also, often, behaviour on the part of their parents which put the young person at risk of homelessness.

"She kicked me sister out at 16, me brother first at 16 and me sister and then me ... Me Dad (birth father, not stepfather, JS) said 'You're next, don't worry about it'. I didn't believe him... just got kicked out...

I was doing well at school ...then when it started slipping and I stopped doing as well, that's when she started saying 'Look you've got to buck your ideas up, else you'll be out'. She always threatened to kick me out, and then when I left school... that's when they kicked me out".

(young man living in a hostel for homeless youth, father living in another city, youngest of three)

The mother of this young man largely agreed with his account but said that he began taking drugs when she went away on her honeymoon with his new step-father. She thinks that

"I mean if I hadn't married, I'd probably have my son back now. Probably ask him. And he'd probably come. Then my life would be on hold for how long? So I don't know if changing things works. I'd rather not think about it really"
(mother of the young man above)

Other young people described a history of violence towards them often escalating before they finally moved out. In one case a mother and daughter ran when the husband and father, in this case the birth father, took a knife to his wife's throat. Because the daughter was over 16 years she and her mother were treated as separate cases of homelessness and not rehoused together.

Sometimes, however, it was the behaviour of the young person that mean his or her parents could no longer cope. One couple lost all trust in their son after he sold their possessions when he needed money for drugs. All voluntary organisations have reported a rise in support needs among their clients in relation to drug, or alcohol use, mental or physical health needs. Craig noted the mental health needs of homeless people in the mid 1990s, and North and others noted problems of alcohol, drugs and mental health among homeless users of the Accident and Emergency Department, University College Hospital, London (Craig et al 1996; North et al, 1996). This rise has affected all age groups.

Being school excluded or being a truant also increased the risk of youth homelessness, as did engaging in youth crime (young men) or early sexual behaviour (young women). It surprised us how much parents still had different rules for their daughters than for their sons in relation to their behaviour.

Biographical risk however, interacted with probabilities of social exclusion that were particular to that society: unemployment among youth, availability of alternative housing, patterns of family obligation within their social milieu. These relate to other theoretical concepts of social exclusion, and moral order/family obligation.

4. Social Exclusion theory

The term 'social exclusion' was introduced into French political and academic discourse in 1974 by Lenoir (Lenoir, 1989) who applied it to people with learning or physical health problems. and has become so integrated into French Republican thought that all French political parties are publicly committed to policies promoting 'insertion' and 'reinsertion'. Studies of the process of social exclusion have also been used to illuminate processes of marginalisation not only within French society but also within developing societies and Europe. Recent debates on the process of 'immiseration' have been framed in the language of social exclusion/inclusion both within the ILO (International Labour Office) and, from 1989, under Jacques Delors Presidency of the European Union since when it has underwritten the European Social Charter.

Ten years ago a group of British sociologists began to use the concept of social exclusion as a way of describing processes through some UK households were becoming isolated from society, and living increasingly deprived lives. It provided an alternative perspective to that of the New Liberals or New Right whose analysis was based on American theories of welfare dependency and the rise of an underclass of welfare dependents (Smith, J. 1997 ;Anderson and Sims,2000).

Room (1994) argued that previous theories of poverty had been concerned primarily with understanding the distribution of income and wealth in UK society and that the value of the theory of social exclusion was that if focussed on issues of inadequate social participation, lack of social integration and lack of power. Therefore the concept of social exclusion provided an understanding of social justice that went beyond welfare theories of justice and welfare outcomes to relations between different social groups. With the advent of a Labour Government in the UK in 1997 a Social Exclusion Unit was set up to advise Labour Ministers on policies to promote social inclusion. One of the first reports of the UK Social Exclusion Unit was on run-down neighbourhoods leading a neighbourhood renewal policy. IN the last year the Homelessness Directorate has been integrated into the Neighbourhood Renewal strategy. A major research centre into social exclusion (CASE) was established at the LSE; it has published widely on the concept (Hills, Grand, Piachaud, 2002)

British sociologists began to work with the idea of social exclusion in order to understand, after the event, the impact of the extraordinary development of income inequality in the UK between 1979 and 1993, and to provide an alternative theoretical framework to US theories of the underclass. Sociologists and political scientists in the International Labour Office, on the other hand, initiated a research programme to explore the meaning of social exclusion in relation to the developing world. Out of this programme came the work of Silver on the concept of social exclusion in relation to the different welfare paradigms of republicanism, social democracy and liberalism (including that of the New Right), and the work of Rogers and Wolfe on the different manifestations of social exclusion, all working in the International Institute for Labour Studies, Geneva, at that time.

As the term has become more popular in its usage, and is now common in British newspapers as well as in French, its meaning has tended to become diluted. In an early survey of perceptions of poverty and social exclusion among European citizens social exclusion was largely equated with poverty by two-thirds of respondents although some specific situations such as drug-addiction/ living a marginalised life-style/ living as a traveller/ living in an institution/ being disabled were more likely to be associated with social exclusion (Eurostat, 1994: 52-54). In the UK 'social exclusion' has also come to be equated with poverty although this promotes a narrower meaning - an economic state of deprivation - rather than the broad meaning of economic, political, legal and social processes which bar people from full social participation.

From an international perspective the importance of the concept of social exclusion for agencies in the ILO when conceptualising poverty and marginalisation is two-fold.ⁱ First, as Wolfe argues, '*Exclusion is an active concept like exploitation. Someone or something bars out or drives out someone or something else, which reacts as best it can*' (Wolfe, 1995;82). Second, although inequalities and exclusions may overlap they are not the same; exclusion relates to rising individualism and changing social and political as well as economic structures of market society. The concept of social exclusion leads to the argument that '*it is necessary to encourage both equality and justice, other than trade one off against the other*' (Silver, 1995; 17). Silver adds:

'Indeed, if poverty is usually alleviated by social welfare policies, exclusion, it is said, must be addressed by insertion, integration, the rights and entitlements of citizenship, and participation in social life. Redistributive policies may still be necessary, but the term "exclusion" calls for a rethinking of the terms of social solidarity.' (Silver, 1995; 17)

My own perspective would adopt Wolfe's approach to the concept of social exclusion in preference to that of CASE, as it is more specific and more inclusive. He broke

down the concept of social exclusion into six, rather than three, aspects. Instead of concentrating on exclusion from the economy, civil rights and civil society Marshall Wolfe's argument was that the excluded experienced exclusion in relation to six aspects of their lives. Exclusion could be from gaining a livelihood; from social services, welfare and security networks; from consumer culture; from political choice; from bases of popular organisation and solidarity; and from understanding what is happening to society and to yourself.

In comparison researchers attached to CASE have identified four dimensions of social exclusion as: consumption, production, political engagement and social interaction. (Burchardt, Le Grand, Piachaud, 2001). Of these four it is important to add social interaction to Wolfe's list (see below on exclusion in relation to homelessness) but otherwise his specification is more comprehensive.

Wolfe concluded that since 1980s more people may be becoming more genuinely superfluous, irrelevant or hindrances to the functioning of the economy of their nation state and to the world economy.

' (with the) eclipse of the great alternatives for ordering human society in a spirit of social justice, it is hard to see how exclusion can fail to become more pervasive and intractable'. (Wolfe, 1995;85)

He argues that the current crisis required a reaffirmation of the legitimacy of the planning and redistribution responsibilities of the state. The state is now left with two irreplaceable functions: first, compensation for the 'enormous differences in the resources that local groups and communities can mobilize for social purposes' and second, enforcement of rules for 'local authorities and voluntary organizations with social purposes'. (Wolfe, 1995;92)

The idea of social exclusion, therefore, in its strong form provides a justification for intervention both against the most extreme forms of poverty and in order to protect the rights of all citizens. It presents a counter perspective to that of free market theory. It is also, this paper argues, particularly important as a guide to how homelessness should be defined. If the purpose of social policy is to promote social inclusion at economic, social and political levels then should policies to combat homelessness only begin once someone is roofless or does social justice demand a wider interpretation of homelessness? - one that intervenes throughout the process of the downward spiral into homelessness?

How far do these different dimensions of exclusion describe the experience of young homeless people in the UK? How far does the original understanding of '*les exclus*' describe the circumstances facing young homeless people in the UK? First, I would argue that youth homelessness in the UK was a result **both** of changes in family stability that affected individual young people differently and of government policies towards the youth labour market, youth employment and the right of young people to benefits. Changes in family stability may explain the homelessness of individual young people, but changes in the youth labour market and the right to benefits that occurred in the 1980s explain the rise in the rate of youth homelessness in the UK, and why young people who had to leave home could not live independently.

I would argue that all six aspects of social exclusion identified by Wolfe apply to some young homeless people. But two other aspects of social exclusion are also important and should be identified. Exclusion from shelter is a separate exclusion from that of exclusion from welfare and social security because it directly relates to the organisation of the housing market and the lack of housing for single people and especially for young single people. Exclusion from social networks and from family is

an important part of the experience of homelessness for many homeless young people (Smith, 2005).

5. Moral Order

Research on moral order and family obligation has largely concentrated on issues surrounding family obligation in the context of community care. Janet Finch identified three dimensions to family obligation: legally enforced obligations; social obligations (enforced or assumed by government and policy makers); and the 'sense of obligation' felt by relatives in practice. As Finch points out, "The legal obligation to maintain has now shrunk to support between spouses and for children under the age of 16".ⁱⁱ However, Government social policy throughout the 1980s has sought to change the balance of responsibility between the state and the family for young people aged between 16 and 18, and has also extended the reduction of benefits for young people up to the age of 25 years, in both the Job Seekers Allowance scheme and new Housing Benefit regulations. In doing so Government ministers and civil servants have made three assumptions about the degree of family support young people will receive.

The first assumption is that there is no difference between the social and personal obligations felt by parents for their young adult children aged under 16 years and those aged over 16 years. Although Morrow and Richards (1996) have argued that young people assume a range of rights and self responsibilities between the ages of 14-25, the parents we interviewed made a clear distinction between young people under 16 years and those over and, less frequently, between those aged 18 and under.(2) Parents knew that young people could leave home at 16 and that, in a very real sense, they were no longer completely their responsibility. Some parents threatened the young person with being kicked out at 16 in an attempt to control their behaviour, other parents threatened to kick them out because they wanted them to leave. Some young people left at 16 because of arguments over boyfriends (young women) or other types of unacceptable behaviour (young men). Some young people left at 16 to avoid abusive situations.

From our interviews with homeless young people and their parents it is apparent that when the young person reaches the age of 16, more parents are prepared to demand that they leave the parental home if there is conflict with a new partner or, in the case of young women, they do not accept their control. Most parents do support but they do not accept that they must always support, particularly if the young person's behaviour is not acceptable or is antagonistic or they themselves are living a new 'family script' with a new partner. It appears that personally felt obligations of parents are not independent of their legal obligations towards the young person, and are not independent of state support for the young person. Moreover, the parents of homeless young people did not hold exceptional attitudes on their responsibilities towards their children. From the estate questionnaire and the responses of estate parents to the stories told to them it is clear that the majority of estate parents agree with the actions taken by parents of homeless young people (excluding physical violence).

The second assumption made by politicians of all parties is that withdrawing measures of state support for young people aged 16-18 does not, in themselves, adversely affect the pattern of personal obligation of parents towards their young adult children. Therefore, the recent proposal by Gordon Brown, the Opposition Shadow Chancellor, that child benefit should be removed as a universal benefit for all young people aged 16 to 18 who are continuing in education is expected not to create exceptional difficulties for the many young people staying on in school, or

attending a further education college in order to gain further qualifications. It is expected that all parents who do not fail the means test will simply accept the additional charge. But the cost of a young person living at home is the same, or greater than the cost of any adult and if the state is not even prepared to pay £10 a week towards this cost parents, *many of whom themselves left school at 16*, might assume that the government places no value on their child staying on in education.

The third assumption embedded within government policies is that rising rates of divorce, cohabitation and reconstituted families do not impact on the level of family support young people receive and can expect to receive from their changed family. Gordon Brown's child benefit proposals demonstrates as little understanding of the current shape of family life as government policies of the past ten years. In many families a means test is an irrelevancy. In reconstituted families where the step-parent or new partner is not a long term parent then the obligation to support may simply not be there, whatever the combined earnings of the couple. In all households, but particularly disrupted households, even a £10 a week commitment from the state towards the young person's bus fares and school dinners is important.

Above all current policies have assumed that any withdrawal of support from the central or local government for young people and therefore any shortfall in their living standards not only should but *would* be made up by their parents. There has been no research by the government about how household income is shared in practice with children and what parents consider a reasonable income for the young person. Many parents we spoke to thought the youth training wage a slave-labour wage and recognised that it damaged young people's attempts to become independent and to 'pay their way' within the family. Family obligation is not a one-way street for young people - they, too, have obligations within the family.

In many families of young homeless people, there was a family 'contract' which included paying board money, doing jobs around the house and being in on time/letting parents know where they were. Most young people accepted that they should pay 'board money' but the amount they paid varied from a token amount to a contribution to the household. Their attitude to this payment didn't relate directly to the size of the amount paid but to their own assessment of it. Young men were more likely to resent paying any amount, even if the amount they paid was the lowest of all payments made by young people except for those who paid nothing: for one young man £5 was too much to pay a week out of a youth training wage whereas other young people paid between ten and fifteen pounds a week. Young women only showed resentment when they felt that the amount they were being charged was an attempt to drive them out of the house; one mother raised her daughter's rent from £15 a week to £22 out of a youth training wage during an ongoing dispute over the daughter's boyfriend and the time of her coming in. The young woman then left the house.

Money is not just important for young people to pay their way in their family. (One young man on the estate left home as soon as he became unemployed). Better wages and levels of benefit are also important for young people to be able to leave abusive situations or, quite simply, situations where they are no longer wanted. Young homeless people we interviewed could not afford to pay for their youth hostel accommodation on the wages that they had received, or would receive, as young workers. On the other hand the benefit traps for homeless young people are very high now that all benefits are assuming that all low-paid young people are staying at home until they are 25 and being supported within a wider household economy. Substantial income disregards are necessary for young people to be able to claim

hardship benefits and other benefits and also gain some experience of work and be able to supplement their income. Many other countries disregard a much higher proportion of earned income for those on benefit than is the case in the UK. (3)

Another aspect of young people's family obligation was domestic work, the amount of which did not appear differ very much with whether the young person was male or female. Most parents asked similar amounts of work from both daughters and sons except where there was a definite reason for making a distinction; one young woman had always had less housework than her brothers because she was the clever one and had homework to do. The part of the family contract that was different for young women and young men was the issue of *coming in late* after a specified time at night. Young men could be asked to be in for a certain time but some young men were allowed out to any hour without their parents demonstrating concern. No young women in our interviews were allowed out to any hours. All the young people resented being 'grounded' for breaking these rules.

It is also notable that fathers attempted to intervene directly in their daughters relationships in ways that no fathers reported for their sons: one father went down to the house where he thought his daughter was, and another father reported searching for his daughter. They also reported this behaviour as being part of protecting their own identity: *'I wouldn't have them laughing at me'*. At this point attitudes born out of concern for their daughter, concern for family respectability, and concern for their own masculine identity overlapped.

6. Social Capital

Jean-Marie Firdion has described his approach to social capital theory. At the moment I do not know how social capital theory integrates with risk and social exclusion theory.

At one level one can describe the social capital of individual young people. For each national state it is possible to describe the social capital available to young people who are at risk, in relation to their individual characteristics and their family characteristics.

Individual: (a) physical and mental health, (b) education and training, (c) life skills (including both 'le capital culturel' and 'le capital economique').

Family: (a) family links, (b) the links of their family to wider networks, and (c) the young person's own links to other families and relatives through a girl friend, boy friend or friend. (These link to the question of moral order/family obligation in a society). (d) family construction, (e) family resources.

But beyond their individual risks there are differences in individual rights to other forms of social capital and these relate to social exclusion/inclusion policies.

State support: (a) social rights in relation to income support, (b) social rights in relation to housing support, (c) state recognition of their needs e.g. deserving young person needs hostel support for education, or young mother.

Access to services: (a) access to health services and treatment by them (sympathy or stigma?) (b) access to support services including counselling and key worker, (c) access to detoxification services in relation to alcohol and drug use.

Therefore at the moment I am using the concept of social capital in relation to the social capital of an individual and thinking about how agencies can improve, change

that social capital and also using it in relation to the resources that are allowed a young person in a particular society.

7. Conclusions

As I said at the beginning as part of our deliverables for the European Commission we are exploring the core values of a European approach to society as exemplified in relation to homelessness. For me the concepts of:

Risk

Social Exclusion

Moral Order/Family Obligation

Social Capital

Are all key concepts in which we can explore both the common and the difference between the rate and experience of homelessness in different European societies.

Others of us will have other concepts.

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ⁱThis discussion of social exclusion leans heavily on ILO publications in which arguments are grounded in an understanding of the similar processes of marginalisation affecting members of developing societies.

ⁱⁱ Finch, 1989,