Sustainability and Capacity Analysis of Croatian Homeless Service Providers

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❯ **Abstract_** *Homelessness is a complex phenomenon in today's societies. As such, it is both a manifestation of extreme poverty and social exclusion and a symptom of globalisation and systemic changes in the world economy. Nevertheless, there is a significant research gap regarding the financial, institutional, and social sustainability of homeless service providers, which are the main type of service providers in most EU Member States, especially in Eastern European countries such as Croatia. This study addresses this gap with a mixed methods approach that includes a literature review, a survey of all Croatian homeless service providers, and a focus group with selected providers. The result is that the temporary funding of projects is one of the main problems in attracting and retaining staff and volunteers and ensuring the longevity of the service. We find that civil society organisations (CSOs) from large cities have better financial prospects and find it easier to find adequate staff than those in smaller cities. In terms of social sustainability, much of the success is based on the commitment and social capital of the individual members of the CSOs. We propose that the current project-based funding scheme is changed on the national level into a contract-based funding system to enable a stable financial structure, a more attractive working environment, and a better social reintegration rate for users.*

❯ **Keywords_** *homeless, service providers, social service, civil organisations, sustainability*

Introduction

Homelessness is a complex phenomenon in contemporary societies, and it is increasingly a part of their research and policy agenda (Tipple and Speak, 2005). Homelessness is a "manifestation of extreme poverty and social exclusion, it reduces a person's dignity as well as their productive potential and is a waste of human capital" (Baptista and Marlier, 2019, p.23). It is a symptom of globalisation and systemic changes in the world economy (Ferenčuhová and Vašát, 2022). Cooper (1995) distinguished between absolute and relative homelessness, absolute being people with no access to shelter or the roof over their heads, while relative homelessness he divided into three degrees. Primary homelessness is "people moving between various forms of temporary or medium-term shelter", secondary is "people constrained to live permanently in single rooms in private boarding houses" and third degree are "housed but with no condition of a "home", e.g., security, safety, or inadequate standards" (Bilinović Rajačić and Čikić, 2021, p.13-14). Ferenčuhova and Vašat (2022, p.1220) frame homelessness as a "structurally conditioned phenomenon, connected to the operation of economic and political regimes and their variety", and that one of the causes of growing homelessness is the rapid modernisation of society. The United Nations (UN) (2009) used to distinguish between two categories of people experiencing homelessness, primary (living on the street) and secondary (frequent moves, long-term sheltering, people with no fixed abode), and today the UN and most European Union (EU) Member States adopt a definition developed by the European Federation of Organisations Working on Homelessness (FEANTSA)[1], which recognises different forms of homelessness and living situations within the framework of the European Typology of Homelessness and Housing Market Exclusion (ETHOS) developed in 2005. According to the ETHOS typology, there are four categories of homelessness: rooflessness, houselessness, insecure housing, and inadequate living conditions. These categories are each subdivided into housing categories, which in turn are subdivided into types of living situations (FEANTSA, 2017). The ETHOS Light typology is a simplified version of the ETHOS typology with fewer categories, and is mainly used for statistical purposes and comparisons across EU MS.

There are many forms and manifestations of homelessness, according to the ETHOS typology, and homelessness is more than just not having a place to sleep. There are some criticisms of the ETHOS typology, for example, that there is no clear distinction between homelessness and housing exclusion (Bilinović Rajačić and Čikić, 2021). A typology based on the risk of homelessness could be acute, immediate, or potential, while a typology based on frequency and duration could

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[1]   Detailed overview of ETHOS typology can be found in the following web page: https://www. feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion.

be temporary, episodic, or chronic (Bilinović Rajačić and Čikić, 2021). Many other typologies and definitions of homelessness could be found in the literature, including various theoretical streams on the causes of homelessness. Some of the main drivers for homelessness in the EU countries are the lack of affordable housing supply and changes in the labour market, i.e., short-term and precarious employment, low wages, unemployment, and long-term unemployment (Baptista and Marlier, 2019). No matter what typology or definition is applied, the homeless represent the population of absolute poverty that includes the inability to meet basic human needs, including housing (Kostelić and Peruško, 2021).

There is a significant gap in research that assesses homeless service providers, including their capacity or success in the reintegration of people experiencing homelessness back into society. Even in the Western European countries, where research on homelessness is more extensive than in Croatia or other Eastern European countries, evidence on fighting homelessness and housing exclusion (HHE) is still weak (Baptista and Marlier, 2019; Šikić-Mićanović, 2023).

This paper aims to identify the main challenges faced by service providers and propose interventions that could increase their financial, institutional, and social sustainability. The paper is guided by the following research question: To what extent are Croatian homeless service providers sustainable from a financial, institutional, and social point of view? The research follows a mixed research method combining a literature review, survey, and a focus group to answer the research questions.

The first part provides a literature review of homelessness in Croatia, followed by the analysis of services to combat homelessness. Since civil society organisations provide services to the people experiencing homelessness in Croatia, we address their operational sustainability. In the last part, methods and research findings are presented with conclusions and recommendation for future research.

Homelessness in Croatia

Since the Western economies led the way in industrialisation, they faced homelessness much earlier than Eastern European countries. Homelessness has been recognised and addressed under socialism in Eastern European countries, including Croatia, where the transition from socialism to a market economy led to an increase in homelessness. The transition to a market economy led to an unequal distribution of wealth through a 'give-away' privatisation of almost the entire public housing stock. Sitting tenants had the privilege of purchasing their homes at a low price in the first part of the 1990s. After that intervention, government withdrawals

from the housing field and meeting housing needs have been left to a speculative market (Bežovan, 2012). This led to an increase in inequalities in society in circumstances of deep economic crisis and precarity of housing.

Under the principle of subsidiarity in the EU, housing policies are the responsibility of member states. The Croatian Constitution does not mention a responsibility by the Government for housing rights of its citizens (Šoštarić, 2013). Homelessness is only addressed in the national plan against poverty and social exclusion for the period 2021 to 2027; however, it contains no concrete measures aiming to prevent or eradicate homelessness. Compared to the European average (EU 27) where 17.1% of the population lives in overcrowded conditions, in Croatia 38.5% of the population lives in such conditions (Eurostat, 2022), which is the evidence of complex housing crisis.

To know the number and legal position of the people experiencing homelessness, defining criteria must be in place. Definition of a social group determines who is included or excluded from social support and services, i.e., who receives help and who does not. The lack of an all-encompassing definition, such as the ETHOS typology, leaves many people without the help they need. The official number of people experiencing homelessness in Croatia was 525 in 2021, but there are current estimates of more than 2 000 absolute and over 10 000 relative people experiencing homelessness in Croatia (Bežovan et al., 2023). In Croatia, homelessness is mostly attributed to men, while women's homelessness is still not recognised and explored enough (Šikić-Mičanović and Geiger Zeman, 2011).

In the 1990s, there were three main reasons for homelessness in Croatia: 1) lack of financial means to pay rent, 2) vagabond lifestyle, and 3) refugees and exiles (Robić, 2017). According to Šikić-Mićanović and Geiger Zeman (2011), the common pathways leading to homelessness are violence and childhood trauma, unemployment, debt and financial problems, health problems, forced exile, divorce, war[2], death of spouse, imprisonment, and life choices. Kostelić and Peruško (2021) state that health problems and loss of work are the most common causes of homelessness in the city of Pula. Comparing gender, men usually become homeless due to loss of a job, long-term unemployment, war, imprisonment, and drug addiction, while women become homeless mostly due to death of a spouse, past and current neglect and abuse, and single parenthood.

Ever since the economic crisis of 2008, and the collapse of global housing market, general awareness of the social problem and the research on people experiencing homelessness is gaining momentum in Croatia. Since 2022, Croatian law defines a homeless person as "a person who does not have a place to live or the means to

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[2] Croatia was in the war for independence that lasted from 1991 until 1995.

cover living expenses and is accommodated or uses the service of organised housing in a shelter or overnight accommodation or stays in public or other places that are not intended for housing" (Social Welfare Act 18/22, 2024). This definition does not include persons living in overcrowded accommodation, nor those who are about to leave an institution such as a foster home or an orphanage once they reach 18 years of age, which is considered an adult in Croatia, or those coming out of a prison (Bežovan, 2019).

Homelessness is a part of residual social care assistance. The most significant financial assistance comes as guaranteed minimum benefit[3] (ZMN), which is an assistance for housing cost allowance, and a one-time allowance, and the qualification for these rights are based on the income threshold set by the Government, and the implementation is solely on local administration (Šoštarić, 2013). The aim of the housing allowance is to cover rent and utilities, and since 1 January 2024, it is €45[4] (Social Welfare Act 18/22, 2024). In the city of Zagreb for example, the housing allowance is given to a beneficiary of a ZMN in a sum of 30-40% of the ZMN, depending on if it is a household or a single person (City of Zagreb, 2022). Since 1 January 2024, people experiencing homelessness are entitled to €75[5] if they are accommodated in a shelter or overnight accommodation (Social Welfare Act 18/22, 2024).

Larger cities and counties are legally obliged (under the Social Care Act of 2011) to secure and finance emergency shelters and soup kitchens. However, the result from the focus group discovered that only 11 out of 21 counties do provide these services. There are three types of accommodation for people experiencing homelessness in Croatia: a shelter (24-hour accommodation), an overnight shelter (12 hours during summer, 15 during winter), and a daytime service (4-6 hours per day).[6] Concerning regulations, shelter and overnight shelters allow a maximum of 150 beneficiaries, while daytime services allow a maximum 30 beneficiaries per one social worker. Some service providers require a referral document from social services in order to provide them with the service while others do not (Družić Ljubotina et al., 2022). Around 1% of the local administration budget is spent on homeless care in Croatia. Even though the Social Care Act and the accompanying homeless definition in 2011 was a step forward in combating homelessness in

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[3] ZMN is determined once a year and amounts to €132.72 in 2023 (Government of Croatia, 2023).

[4] This amount is calculated as 30% of the ZMN.

[5] This amount is calculated as 50% of the ZMN.

[6] In 2021, there were 16 shelters (e-Građani, 2023) (including overnight shelters) for people experiencing homelessness in 12 cities: Zagreb, Varaždin, Karlovac, Rijeka, Pula, Osijek, Zadar, Split, Kaštel Gomilica, Šibenik, Dubrovnik, and Slavonski Brod, which according to the Government pages, were established by different types of organisations.

Croatia, it did not serve the main purpose of combating homelessness, i.e., the provision of temporary accommodation until permanent accommodation is available (Fehér and Teller, 2016).

The city of Zagreb has the highest rate of homelessness in Croatia, with an estimated 700 to 1 000 people. At 80%, the majority are men, while women make up the remaining 20%, with an average age of 51.4 (Družić Ljubotina et al., 2022). The city of Zagreb started addressing the problem of homelessness in 1997 when the first homeless shelter was founded. Zagreb has a strategy to combat poverty and social exclusion from 2021 to 2025 (City of Zagreb, 2021). This strategy is composed of a set of measures, with some addressing homelessness, such as sheltering and integrating people experiencing homelessness with temporary accommodation (City of Zagreb, 2021 p. 46), however, the exact meaning of integration is not clearly defined. Measure 11 addresses the prevention of homelessness for young people leaving alternative care institutions by providing them with housing, starting from 2022. There is also Measure 3 that aims to expand the rights to claim housing allowance which could help decrease the number experiencing homelessness by means of analysing and creating the database of all benefactors of this right and defining additional conditions to become a benefactor.

Croatian provision for people experiencing homelessness is fragmented, residual, and only available in emergency situations (Bežovan, 2019). Emergency and transitional shelters are expensive, unsuitable for their needs (unsafe, overcrowded), and not a solution to the problem. They are also referred to as 'passive services' and there needs to be a shift to active services if the goals of the Lisbon Declaration are to be achieved (O'Sullivan, 2022). The Lisbon Declaration of 2021 is a document that builds on the European Pillar of Social Rights and Europeanisation; this part of development might be a viable contribution in making an effective impact in this field (Lisbon Declaration, 2021).
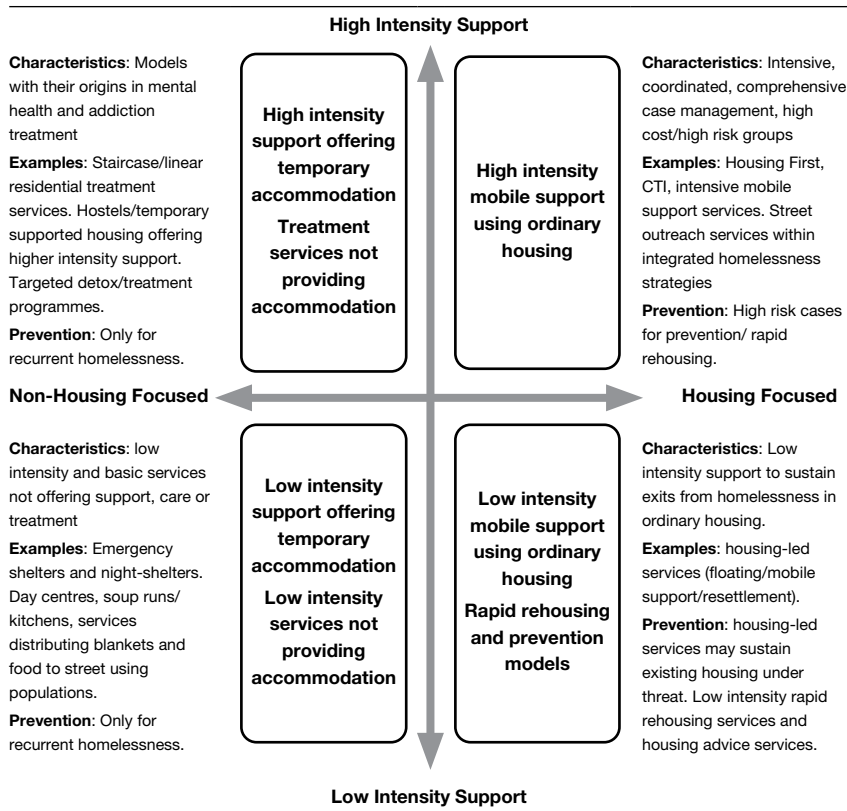
Services to Combat Homelessness

Our view is that homelessness is a condition that a person goes through and should not be considered a permanent condition. As mentioned earlier, homelessness is a symptom of globalisation, and as a symptom, it should be treated with interventions to prevent homelessness, to speed up the exit from homelessness, and to prevent the recurrence of homelessness (Nelson et al., 2021). Dunn (2022) published a compendium of 75 examples on homelessness prevention, suggesting that prevention has been recognised as an important step toward ending homelessness in the UK. According to Fitzpatrick and Davies (2021), homelessness needs to be prevented through detection, support, and protection mechanisms. However,

prevention is not commonly applied across Europe and it still in the early stage of development and mostly involves debt counselling, housing advice, mediation, and support services (Pleace et al., 2018).

Any effort (intervention, policy measure, etc.) aiming to reduce homelessness is a desirable innovation. According to O'Sullivan (2022, p.3), the best policy response is to ensure an "adequate supply of affordable and safe housing", as this would reduce homelessness and enable faster exit from homelessness. Pleace et al. (2018) also claim that "part of any serious strategic response to homelessness involves building affordable homes, all the support in the world will not solve homelessness if there is not enough adequate and affordable housing to meet need" (p. 96). The same source labels homelessness as a 'problem of the rent', and the logic behind this is that a person (or a household) can reduce expenditures in many areas, but they cannot reduce the cost of rent, as it will always be more or less the same. This has been demonstrated by Finland, which attributes its low homelessness rate to providing enough social rented housing for specific target groups. Public and social rented housing also provides more secure tenancies than other forms of housing.

The two most common homeless reintegration programmes are the Staircase programme (treatment-oriented) and the less common Housing First programme (housing-oriented) (Tsemberis, 2010). According to Pleace et al. (2018), services for the homeless across EU Member States could be divided into typologies (Figure 1). Based on this figure, Croatian service providers would mostly fit into the third quadrant: non-housing focused and low intensity support, but according to Pleace et al. (2018), other Eastern (and Southern) European countries are likely to have the same type of support and this type of service is the most common in Europe, which means overnight shelters, food distribution daycentres, etc.

Figure 1. A Proposed Typology of European Homelessness Services (Pleace et al. 2018)

High Intensity Support

Characteristics: Models with their origins in mental health and addiction treatment

Examples: Staircase/linear residential treatment services. Hostels/temporary supported housing offering higher intensity support. Targeted detox/treatment programmes.

Prevention: Only for recurrent homelessness.

High intensity support offering temporary accommodation

Treatment services not providing accommodation

High intensity mobile support using ordinary housing

Characteristics: Intensive, coordinated, comprehensive case management, high cost/high risk groups

Examples: Housing First, CTI, intensive mobile support services. Street outreach services within integrated homelessness strategies

Prevention: High risk cases for prevention/ rapid rehousing.

Non-Housing Focused ← → **Housing Focused**

Characteristics: low intensity and basic services not offering support, care or treatment

Examples: Emergency shelters and night-shelters. Day centres, soup runs/ kitchens, services distributing blankets and food to street using populations.

Prevention: Only for recurrent homelessness.

Low intensity support offering temporary accommodation

Low intensity services not providing accommodation

Low intensity mobile support using ordinary housing

Rapid rehousing and prevention models

Characteristics: Low intensity support to sustain exits from homelessness in ordinary housing.

Examples: housing-led services (floating/mobile support/resettlement).

Prevention: housing-led services may sustain existing housing under threat. Low intensity rapid rehousing services and housing advice services.

Low Intensity Support

Innovative approaches in Croatia

Innovation in care for the homeless means a shift from treatment-oriented services to programmes that empower beneficiaries and help them integrate into society, such as Housing First programmes (Manning and Greenwood, 2019). In Croatia, the Housing First programme is slowly gaining attention. For example, in April 2022, a homeless service provider in the city of Pula held an international online workshop to raise awareness and promote the effectiveness of this programme, while participating in a project to establish a Housing First pilot. Although there is evidence that the Housing First programme is an example of innovation in services for the homeless, it is still not a large-scale solution and its impact has not been sufficiently researched, especially in the context of Croatia (Manning and Greenwood, 2019). According to O'Sullivan (2022), the local context is an important factor, as different Member States are affected to different degrees by the causes of homelessness.

This leads us to conclude that there must be a locally specific response to a problem. Nelson et al. (2021) points out that there is no evidence of Housing First implementation in Eastern European countries, and that the lack of a sound housing system as part of the welfare system may affect implementation.

This leads us to another plausible solution that is currently being applied in Croatia with good results. In 2019, there were two housing communities[7] run by the Croatian Homelessness Network (CHN), one housing adults and one housing young people experiencing homelessness. This type of support fits the local context and yields good results in homeless reintegration, but as explained in the next sections, financial sustainability is uncertain as these are project-funded programmes, with dedicated funds usually up to three years (Bežovan, 2019).

Sustainability of Homeless Service Providers in Croatia

Civil societies in Croatia

In the early 1990s, civil societies became a popular research topic in social science (Heinrich and Fioramonti, 2008; Bežovan and Zrinščak, 2006). The conceptual approach to the study of civil societies goes beyond the boundaries of individual academic disciplines and focuses on the relationship between economy, state, and society. Civil societies cannot exist in a non-democratic regime. According to Ingram (2020), "they are essential building blocks of development and national cohesion" (p. 1).

In post-socialist countries, a rapid democratisation of society took place, accompanied by a strengthening of civil societies, such as NGOs and trade unions, which worked to protect and promote the interests of citizens (Aleksanyan, 2020). After privatisation and liberalisation, civil societies were institutionalised, they increased the political and social activity of the population, and became an "influential agent of political and social change" (Aleksanyan, 2020, p. 33). Green (2017) notes that civil society organisations (CSOs) are under constant pressure from a deteriorating legal and operational environment, and that many governments are pursuing tougher regulations to hinder their work. In the 2017 report, Green (2017) refers to the existence and survival of such organisations due to declining rights to exist and available funding.

The development of civil societies providing services to the homeless and advocating for their rights has followed the same pattern in Croatia since democratisation and has become the cornerstone of a response to homelessness. Furthermore, the fact that CSOs in Croatia retained the pivotal role in caring for the homeless is the result of

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[7] It is a temporary housing model in private rental housing, envisaged as a first step for gaining independence, while finishing education and searching for work placement to end homelessness.

systemic[8] policy neglect and failure to recognise it as a problem. However, Croatia is not an isolated case of this practice, there are reports of similar situations in Hungary, where NGOs were the ones taking the role of the main actor in providing services for people experiencing homelessness (Filipovič Hrast et al., 2009).

One definition of civil society defines it as a space between family, state, and market where people come together to promote their common interests (Bežovan and Zrinščak, 2006). Although it is generally accepted that the term civil society refers to positive social values, this definition leaves room for the inclusion of other groups that do not necessarily promote positive values. Ingram (2020) explains that civil societies play an important role in the exchange of information between citizens and government by advocating and making policy proposals and, very importantly for this paper, providing services to the 'poor and underserved'.

The majority (98%) of CSOs in 2018 were registered as associations (Božac, 2020). Since 1998, when the number of associations increased, growth has slowed down. In general, civic engagement, measured by membership in organisations, is rather low in Croatia (Bežovan and Matančević, 2011). About 17% of the population belonged to a civil society organisation in 2011, and there are many associations registered with a minimum number of members (at least three founders) (Ministry of Justice and Public Administration, 2022). The share of volunteers in the population is low at 7%, and CSOs are not able to develop attractive and quality programmes for volunteers (Bežovan and Matančević, 2011). Some of the main weaknesses of Croatian civil society are low participation of the population, low number of volunteers (and unattractive programmes), low recognition by the local community, distrust of the public, low promotion, inability to demonstrate their impact, and low media visibility (Bežovan and Matančević, 2011).

While some researchers in Croatia have addressed the issue of homelessness in the last decade, most of the work has been aimed at mapping homeless service providers and demographic indicators of the homeless structure, lived experiences of homelessness, as well as reasons for entering homelessness. Šikić-Mičanović et al. (2020) address the quality-of-service providers in Croatia from the perspective of employees and national level experts, stating that one of the major issues in quality service provision is the lack of quality staff.

The traditional services for people experiencing homelessness in Croatia are, as mentioned above, emergency shelters, soup kitchens, and social support services. Indeed, some of the shelters offer additional services, such as job search assistance (Bežovan, 2019). However, there is no assessment of their capacity in light of

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8   As a contrast to Western countries where homelessness is mostly perceived as individual, rather than a systemic problem.

institutional, financial, and social sustainability. The existing literature suggests a weak and underfunded system and the aim of this study is to assess the sustainability of this system.

In the recent discussion paper, O'Sullivan (2022, p.1) postulates that successful tackling of homelessness is a function of "social protection, health and housing systems" and notes that the weaker the welfare state, the higher the rate of homelessness. Furthermore, O'Sullivan (2022) notes that the services provided to the homeless determine the State's response to homelessness. If Croatia is to achieve the goals of the Lisbon Declaration, and since most of the work will fall on the providers of homeless services, i.e., civil societies, it is of great importance to understand the capacity of homeless service providers in Croatia and how well they are able to prevent and reintegrate people experiencing homelessness into society.

Assessing the Sustainability of Civil Society Organisations

Before turning to the results section, this section examines the common standards and practises used to assess the sustainability of civil societies. Sustainability is commonly associated with the notion of economic, social, and environmental aspects. However, our review of best practises suggests that financial, institutional, and social aspects would give us the best picture of the sustainability of homeless service providers in Croatia. Furthermore, we were not interested in the environmental practices of homeless service providers, rather in their operational capacity to exist and provide services in the foreseeable future.

There is not much literature that addresses the financial, institutional, and social sustainability of homeless service providers. Of the globally recognised indicators for assessing CSO sustainability, the Civil Society Index (in collaboration with CIVICUS) and the Civil Society Sustainability Index are the most commonly used.

The Civil Society Index (CSI) for civil societies was designed by Anheier (2005) and is comprised of five dimensions, which are civic engagement, level of organisation, practices of values, perception of impact, and external environment. This index allows for comparative studies between different countries. The aim of this initiative is to conduct evidence-based assessments of civil societies at the national level.

However, this index has been challenged by Howard (2005) and Salamon and Sokolowski (2006) for its lack of transferability and feasibility, especially when comparing CSOs in different countries (Bežovan and Zrinščak, 2006). Heinrich (2006) argues that some elements of the index are better suited for comparison

within countries than the index itself. He also claims that a better definition and a theoretical concept are needed in civil society research and that a good approach in civil society research is to conduct empirical research.

Another approach is the Civil Society Organisation Sustainability Index (CSOSI) methodology that aims to produce annual reports on the sustainability of the civil society sector. According to the United States Agency for International Development (USAID, 2020), it is a global index that covers seven dimensions of sustainability: legal environment, organisational capacity, financial viability, advocacy, service delivery, sectoral infrastructure, and public image.

Other methods for determining CSO sustainability can also be found in the literature. The West Africa Civil Society Institute (WACSI) identifies four dimensions with 15 categories for civil society sustainability: finance, operations, identity, and interventions (WACSI, 2022). According to the Centre for Strategic and International Studies (CSIS), there is no general definition of civil society sustainability, but rather a contextual definition of an organisation, its process, target groups, objectives, funding sources, etc. According to Green (2017, p.4), the definition of CSO sustainability is "the internal characteristics of an organisation that enable it to build its institutional capacity, minimise financial disruption and maximise impact". This definition reflects the aim of this work in two ways, by asking about institutional capacity, which we later refer to as 'institutional sustainability', and by ensuring minimal financial disruption, which we refer to as 'financial sustainability'. We bear in mind that, according to CSIS, these dimensions often do not explain or represent all the factors that influence the sustainability of an organisation.

Lastly, a study by Renoir and Guttentag (2018) provides terms similar to financial sustainability, such as 'organisational longevity' and 'financial resilience'. Organisational longevity refers to the ability of a CSO to last longer than other similar organisations within the context, while financial resilience means that the organisation has a resource base that enables it to continue its services despite a shock or crisis that may occur.

Since in this study we are comparing a small number of service providers (16) with different organisational structures and legal status (associations, charities, religious organisations, etc.), we decided to adapt the CSOSI typology to our needs in order to make the organisations in the sample comparable by keeping the questionnaire loose and open to their discretion, especially when answering the social sustainability part of the questionnaire.

These seven dimensions were developed to reflect the great diversity of CSOs. To simplify this analysis for Croatian providers of homeless services, we cluster these seven dimensions into three clusters. Financial viability corresponds to the 'financial

sustainability" cluster; legal environment, organisational capacity, service delivery, and sectoral infrastructure fits under the category we called 'institutional sustainability' in the questionnaire; while advocacy and public image correspond to the 'social sustainability' cluster.

Financial sustainability

CSOs need to be financially sustainable to be resilient and effective in the delivery of their services (Forest, 2019). As a broad concept, financial sustainability could be understood as securing sufficient sources of income to carry out the main activity. It requires planning to secure funds and planning for expenditure over the same period. A financial plan would require a revenue policy adapted to the specific opportunities and availabilities of the public service organisation, but also to its values, risk management, and ethical values (CSS, n.d.).

According to Green (2017), civil societies mostly interact with two types of 'stakeholders', namely those who fund the service and others who receive it. As shown in the results section, in most cases, homeless service providers are dependent on funding from local authorities and national projects, i.e., they rely on grants. Green (2017, p. 2) notes that reliance on grants can lead to a "lack of urgency, foresight, and courage to move out of the comfort zone". Similarly, Forest (2019) notes that over-reliance on international grants can leave an organisation vulnerable to changing priorities and withdrawal of funding.

USAID research (Forest, 2019) examined how civil society organisations can achieve long-term financial sustainability. Their research suggests that social capital is often overlooked, made up of credibility in the local community, volunteer engagement, and community participation. Strong social capital can substitute for the need for financial capital in moments of crisis. Another suggestion is to capitalise their financial resources, such as donations and membership fees. This means that the funds received are used to create greater value in the community, either by investing in social capital or by giving back to the community through funding programmes. The last outcome was the value of land and people, i.e., resources other than financial capital. More so than Forest (2019), Renoir and Guttentag (2018) point out that social capital is a critical factor in the financial sustainability of a CSO, especially in an environment where funding and donor relationships are weak.

These are general guidelines that could increase the financial sustainability of CSOs, and we keep this in mind when assessing the outcomes of Croatia's homeless service providers. Even though some of Forest's (2019) suggestions concern the relationship between social capital and volunteers, we have mainly considered social capital as part of the institutional sustainability of homeless service providers.

When it comes to financial sustainability, in our study we are mainly interested in the funding structures of homeless service providers in Croatia: where do they get funding from, are these sources reliable in the foreseeable future, what donations are they getting, and what is the level of expenditure, etc?

Institutional sustainability

The work of Paidakaki and Lang (2021) examines the institutional sustainability of services for the people experiencing homelessness and how institutions and service providers create bottom-linked governance. According to Renoir and Guttentag (2018), a great enabler of a CSO's sustainability in the institutional sense is organisational culture. Organisational culture means the leadership of an organisation, staff, and organisational flexibility and staff commitment and passion. Staff and organisational flexibility are essential for staff stability which increases the sustainability and resilience of an organisation. Renoir and Guttentag (2018) report that when staff received training and capacity building opportunities, they had a feeling of commitment and more productivity in the long-term. Employment in Croatian CSOs is a type of precarious work which is poorly paid, unprotected, and insecure (Bežovan and Matančević, 2017).

In the Western economies, such as Germany, public sector companies are increasingly becoming more competitive compared to the private sector for young and talented employees (Cordes and Vogel, 2022). There is a significant difference in attitudes toward the public sector or third sector across countries, and it is mostly driven by the trust between public and the Government. However, there is not much literature in Croatia that would show empirical evidence of job seekers preference among public, private, and third sector employment. In our research, we explored the drivers that may attract potential employees to work within the homeless service providers from the perspective of current employees at these organisations.

Social sustainability

Paidakaki and Lang (2021) argue that social sustainability is a concept that is closely linked to specific places, such as a neighbourhood or a city. They explain that social sustainability means broader participation and deeper engagement of society, guided by democratic principles, to produce goods and services that benefit all. Social sustainability can hardly be expressed in an organisation's balance sheet, but social capital, as we have already mentioned, can cushion an organisation's financial failures. According to the United Nations Global Compact (UNGC), social sustainability means identifying and managing positive and negative impacts of the services provided, and the relationship and engagement with stakeholders is critical

(UNGC, 2022). However, the UNGC definition refers to a broad level of both private companies and the third sector and does not reflect the complexity of homelessness service providers and the services they deliver to the most vulnerable.

Civil societies that provide services to people experiencing homelessness are one of the key players in preserving and creating affordable housing for all. We wonder how service providers are perceived by society, how they believe the public see their service, how well they are embedded in the common good, and how influential their social capital is (Paidakaki and Lang, 2021).

According to Pleace (2016), social integration has three main elements that served as inspiration for the research design: social support (support through appreciation, feeling valued, help in understanding and coping with life), community integration (positive, mutually beneficial relationships between HF and neighbours) and economic integration (paid work, education, training, job search). Social services are one of the most important constructs of social capital of civil society organisations (Ayed et al., 2020), and therefore it is important to assess the sustainability of social services to understand the strength of social capital. Green (2017) states that civil society organisations that are not deeply rooted in the community can only offer their services through channels that are not well connected to political, economic, and structural change.

Research Methodology

This section explains the methodology used in this research; a mixed method approach with a quantitative survey and a qualitative focus group.

Survey

To gain insights into the financial, institutional, and social sustainability of homeless service providers, a questionnaire was designed and sent by email to all 19 homeless service providers in Croatia.[9] The identity of the service providers and their responses are anonymised in this study. Out of 19 homeless service providers, 16 of them responded to the survey.

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9   List of 19 homeless service providers: "Udruga Oaza", "Prihvatilište Crvenog križa Zagreb", "Udruga sv. Jeronim", "Centar za beskućnike Karlovac", "Udruga Most", "Caritas Šibenske biskupije", "Dom Nade Zagreb", "Institut Pula", "Novi put Varaždin", "Ruže Sv.Franje", "Udruga Pet Plus", "Caritas Zagrebačke nadbiskupije", "Crveni križ Čakovec", "Udruga Tera", "Depaul Hrvatska", "Caritas Đakovačko-osječke nadbiskupije", "Caritas Zadarske nadbiskupije", "Crveni križ Dubrovnik", and "Crveni križ Pula".

The survey was created in Microsoft Word and contained five sections. The first sections contained an introduction and explanation of the context of the survey, the aim of the research, and the contact information of the researchers. The other four sections contain the questions. [10] Section two contains questions on general information about the service provider, such as the year of establishment, the legal status of the organisation, the type of services offered, etc. Section three contains questions on financial information, section four on institutional capacity, and section five on the perception of the service provider in society.

The original timeframe for responding to the survey was two weeks, which was extended to eight weeks due to low response rate. During that time, reminder emails were sent out and were followed by phone calls. After eight weeks, 16 questionnaires were received.

The survey analysis was carried out using SPSS 23 software. The results section follows the structure of the questionnaire and explains the answers. Where appropriate, a table with several variables is provided to make the results easier to read. We use the median value rather than the mean in the analysis. Both the mean and the median represent the central value of a data set, but in the case of many outliers and skewed values, it is recommended in statistics to use the median value.

Focus group

After the evaluation of the survey, a 90-minute face-to-face focus group was organised with the selected respondents. Seven representatives from six organisations providing services to people experiencing homelessness were selected based on two criteria. The first criterion was geographical coverage, with organisations selected from all parts of Croatia, from both large and small cities. This criterion ensured a variety of local-specific context, ranging from the capital to smaller coastal towns. The second criterion was experience in providing services. Taking into account the first criterion, those with the most years of experience were selected. Focus groups are a research tool often applied to complement the survey to gain more insights. It is an inductive research method, and the key value of focus groups are the insights resulting from interaction between participants, who should have similar levels of knowledge and experience of the subject (Skoko and Benković, 2009). The optimal number of participants in the focus group is between five and seven (Krueger, 1994), although larger groups of up to 12 may be allowed (Robson, 2002). The interviewer is responsible for moderating the group interview and adhering to the most important principles of this method (Albrecht et al., 1993). All participants agreed to the session being recorded.

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[10] To fine tune the questions, the researchers consulted with Zvonko Mlinar, the president of the Croatian Homelessness Network.

Questions for the focus group were created based on the survey analysis. The aim of the focus group was to expand on the answers which responses were ambiguous, and to gain qualitative insight and motivation behind general answers of the survey. [11] Topics of local political will to invest more in this programme, entrepreneur capacities of organisations, and capacities for networking on local, national, and EU levels were addressed.

Research Findings

Based on the general questions, we learn basic information and the structure of the legal form of our respondent, as well as more detailed information about the services it offers. The oldest service provider was established in 1878, while the youngest was established in 2011. The first service provider started providing services to the homeless in 1999, while the newest was established in 2020. The reason for the discrepancy between the year of foundation and the start of services for people experiencing homelessness is the fact that the organisation did not initially provide services for them, but instead did other community work. The year of foundation and the year of the start of services for the homeless do not necessarily belong to the same service providers, as they remain anonymous.

According to the legal status of the respondents, there are nine associations, of which two are established under the Red Cross, four under Caritas, and one under the status of a legal entity in the name of the Catholic Church. As a primary service, eight provide day care, seven provide accommodation, seven provide overnight accommodation, three provide housing community, and one provides a social self-service. In terms of additional services, all respondents provide psychosocial support, 15 provide job search assistance, 13 provide health and hygiene care, 11 provide community volunteering, eight provide aftercare after leaving the facility, seven provide education and training, four provide social care mentorship, two provide material assistance in the form of food, clothing, and medication, one provides legal aid, one provides assistance in gaining independence, one provides field services, and one provides service of organising free time.

Financial sustainability as a key issue

Differences between the minimum and maximum budget per year are shown in Table 1. As stated in the focus group, the reason is a significant disparity between service providers in smaller and larger cities. [12] Certain organisations in Zagreb or

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[11] The focus group took place on 14 September 2023 and was audio recorded.

[12] While 16 service providers participated in the survey, not all of them answered all questions. Of the 16 respondents, 14 indicated their annual budget and two left it blank.

Split receive funding that enables them to provide a minimum level of services, while in other cities there is much less support. Some cities even ignore that there are people experiencing homelessness in their area and there is no sanction system for them if they do not provide the funds. However, there is a trend toward more funding and longer project durations in the last five to six years. This has an impact on attracting potential staff and could have an impact on more stable service delivery.

Table 1. Annual budget 13 of the service providers represented in minimum, maximum, and median value from 2017 to 2021.

Year	Minimum	Maximum	Median
2017.	9 665,01 €	364 987,72 €	63 043,33 €
2018.	6 092,38 €	364 987,72 €	63 043,33 €
2019.	8 605,08 €	364 987,72 €	69 546,75 €
2020.	18 581,19 €	364 987,72 €	71 234,19 €
2021.	11 281,44 €	364 987,72 €	78 449,80 €

The annual budget for 2021 is explained in more detail in Table 2 where the amounts are broken down by source of funding.

Table 2. Minimum, maximum, and median amounts of received funding for 2021 per source.

Source	Minimum	Maximum	Median
City	11 281,44 €	364 987,72 €	34 507,93 €
Municipal budget	530,89 €	23 890,11 €	7 034,31 €
EU project funds	13 477,74 €	199 084,21 €	47 912,93 €
State budget	19 908,42 €	62 777,89 €	27 778,88 €
Private donations	47,78 €	13 272,28 €	2 269,56 €
Business sector donations	132,72 €	6 636,14 €	4 207,31 €
Own source of revenue	45,13 €	1 287,41 €	518,15 €
Other	12 743,78 €	32 782,53 €	22 763,16 €

Some service providers do receive certain donations from individuals and businesses, as well as help from volunteers.

There are 11 service providers that have a three-year EU or nationally funded project contract, while five service providers have no contract. In Croatia, there is a funding instrument called 'institutional support for stabilisation and/or development of civil society' provided by the National Foundation for the Development of Civil Society, which makes grants for a period of three years. Only six organisations report using this grant. In terms of experience and satisfaction with fundraising

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13 Survey responses were in Croatian kuna (HRK), but for clarity, the amounts were calculated into EUR with the exchange rate of 1 EUR= 7.5345 HRK (1 HRK = 0.1327 EUR).

campaigns, seven service providers reported having no experience, while the average satisfaction of nine service providers is three (ranging from one to five). However, they admit that the lack of capacity hinders their fundraising campaigns at times, as building relationships with donors and volunteers requires dedicated staff to take care of these relationships. There are some exemplary efforts where local authority-led foundations raise large sums of money to build sports and leisure facilities, and this is the model that could potentially be transferred to homeless service providers.

Table 3. Service provider expenditures per item in 2021.

Expenditure item	Minimum	Maximum	Median
Employee expenses	9 954,21 €	244 156,88 €	51 562,81 €
Space rental	731,83 €	15 979,83 €	2 627,91 €
Utilities	449,27 €	59 035,11 €	5 431,02 €
External associates' fees	1 044,66 €	62 912,47 €	6 636,14 €
Direct expenditures for beneficiaries	663,61 €	37 162,39 €	8 730,71 €
Other costs	182,63 €	24 633,35 €	6 105,25 €

Comparing the income and expenditure for 2021, none of the service providers have a negative balance, i.e., they either break even or have a surplus, though two providers did not provide enough information for the calculation.

The difference in income and expenditure for 2021 does not necessarily mean that they have enough funds to provide a quality service or all the services that providers would like to provide, and it means that providers 'get by' with what they have. For example, two service providers explicitly complemented this answer by stating that they needed more staff for which they did not have the sufficient resources. When we also asked service providers how much they thought they needed to run the service, nine service providers declared they require a higher amount than they had, five declared they had the right amount of funds, and two did not answer this question.

We have already noted that larger cities in Croatia are required by law to provide funding for operating soup kitchens and emergency shelters/overnight shelters. The satisfaction level of the 14 service providers who responded to this question regarding the adequacy of funds provided by cities is three out of five. The service providers' assessment of whether they have enough funds to operate their services in the next three years is also three out of five, with one respondent not answering the question. It is interesting to note the result that seven respondents indicate that they have enough funds to hire competent staff, while seven respondents do not have enough funds to hire competent staff, with two providers not answering this question.

The results of the focus group show that organisations from larger cities with a good reputation for service delivery are well staffed and more or less resourced. They are confronted with project-funded activities and have a problem to continue the started activities after the end of the project, which has a negative impact on the beneficiaries and the results of the organisations. On the other hand, organisations from smaller cities that have less capacity to raise funds are not financially sustainable. The current model of grants distribution, where all applicants who meet the requirements receive the same amount regardless of the size and quality of the proposed project, should be revised as its effectiveness is questionable.

Building up institutional sustainability

With much of the funding coming from temporary projects, i.e., project duration between one and three years, homeless service providers struggle to attract motivated and qualified staff. This issue has also been described by Šikić-Mičanović et al. (2020). Short employment opportunities are not the only obstacle in recruiting the right recruits, mediocre salary and demanding and stressful work requirements also demotivate potential staff. Volunteers are a great resource for most service providers, but there is still room to recruit more volunteers for tasks that do not require specific expertise in working with people experiencing homelessness.

Employment motivations in these organisations are ranked in Table 4. The median score for six variables were given values ranging from one (least important) to five (most important) to determine which are the most important motivating factors to work for their organisation.

Table 4. Median opinions of service providers on the importance of various factors influencing motivation to work in their organisation.

Variables	Median value
Adequate salary	5
Flexible working hours	4
Promotion possibility	4
Acquisition of new skills and competences	4
Sense of fulfilment by helping vulnerable groups	5
Other: Work atmosphere and team cohesion	5

Service providers hire external experts only when project funding allows for part-time employment or when they have to meet minimum criteria set by national regulations to pass the inspection by the national authority. In this case, external experts such as social workers, psychiatrists, etc. are hired for a few hours per week.

There are also opportunities to find and recruit volunteers, although the situation here is more mixed. Three providers have not used the help of volunteers in the last five years. The reported number of active volunteers per service provider differ considerably. The minimum percentage of total volunteers per year ranges from 1% to maximum of 90% in 2021. In the last five years, one provider had 979 active volunteers in one year, and some had only one or two individuals per year.

Employment in the civil sector is an option for young professionals looking for their first job. From the focus group, it is clear that dealing with such a vulnerable population with limited resources is very challenging professionally. Even in such unfavourable circumstances, dedicated professionals implement innovative projects, such as Housing First. Personal commitment and value-based engagement last for certain time and often they are exposed to burned-out risk. After getting certain experience they are looking for more stable employment contract and a better paid job.

Social sustainability as a less recognised issue

Personal connections and relationships are a great resource for many service providers when it comes to donating and helping their work. There is a very positive attitude toward relationships with the media that provide support and help in public campaigns. This kind of social embeddedness, mostly in larger cities and for more prominent organisations, produces social capital that organisations use to raise more resources. A few organisations, also counting on local political will, use it for implementation of social innovations. Table 5 shows the median level of cooperation with each actor of 16 respondents, of which four do not cooperate with the employment service, three do not cooperate with the church or other religious organisations, and three do not cooperate with businesses.

Table 5. Level of cooperation between service providers and various stakeholders with median value.

Stakeholder	Median
Cities	5
Centres for social care	4
Croatian employment service (HZZ)	3
Other civil societies organisations	4
Church and other religious organisations	4
Media	4
Business sector	3

There is room for improvement in collaboration with the public, especially in public campaigns with famous personalities such as athletes. Often, the public shapes their attitude towards people experiencing homelessness depending on the cause

that led them to homelessness, and in Croatia it is often the individualistic cause and their life's circumstances. In other words, if reasons for homelessness are illness, old age, or social injustice, the public shapes less negative opinions toward homelessness (Družić Ljubotina et al., 2022a). Furthermore, they agree that influential members of the steering board might be beneficial in their work.

The low level of cooperation with the employment service can be explained by the fact that not many people experiencing homelessness are able to work, and therefore, in many cases, there is no need for special cooperation.

Conclusions

Homeless services are regulated, and providers are required to meet the minimum standards set out in national legislation in Croatia. However, these services do not receive sufficient funding from local authorities, cities, or from other sources to meet these minimum standards (e.g., number of staff per 150 beneficiaries, or technical criteria, such as space per beneficiary, video surveillance, kitchenette, etc.), which puts them in a difficult position during inspections from the authorities. Provision of services, which should be permanent and of certain quality, are in the hands of CSOs. Earlier research findings and insights raised issues of sustainable development of CSOs. With the new empirical evidence, this paper responds to the research question on how homeless service providers are sustainable from a financial, institutional, and social point of view.

As far as financial sustainability is concerned, there is still room for improvement in fundraising campaigns and donations from individuals and companies. If more diversified financial resources could be found, this could lead to attracting qualified professionals and creating more stable recruitment opportunities, which in turn could lead to more institutional sustainability. Permanent investment in training of professionals contribute very highly to institutional sustainability.

Initiation and further strengthening dialogue, in this policy neglected area, between cities and national authorities is a step toward a more integrated approach to homelessness, where homeless service providers would have a say in policymaking and the co-creation of funding programmes. In addition, the statutory responsibilities of cities need to be taken more seriously and authorities need to be more active in supporting homelessness service providers beyond the minimum statutory requirements.

We advocate a change in the funding scheme from project based funding, that often hampers stability and outcomes in discontinuity of service, to contract-based funding. In such a case, contracts may be revised every two years and would be

signed for periods of seven years. In this way, service provides would have a more stable financial structure, and in turn could be more attractive to future employees that may increase institutional, and in turn, social sustainability of the providers.

With clear evidence of successful integration of young people experiencing homelessness into society through housing communities, CSOs can gain much more social recognition, visibility, and be better rooted in local communities. More local social and political organisations should be involved and take part of the responsibility for integration of this vulnerable social group.

Finally, we learn that European networking events and knowledge exchange provides a well needed support and training for service providers to improve their service and implement innovative solutions to integrate people experiencing homelessness into society. Homelessness as a structural problem is slowly gaining importance in the public discourse, and this momentum must be supplemented with better networking of CSOs and the use of available EU funds. We recommend further research on how to enable and build up network of local social organisations to enhance housing governance structure from the bottom-up, which would strengthen the position of CSOs in housing provision for the homeless. Furthermore, we stress an urgency to adopt the ETHOS typology of homelessness and to conduct a local level needs assessment for the emergency housing services, primarily for people experiencing homelessness and those living in insecure and inadequate housing.

Funding

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