

PROBLEMATIC HOUSING IN A SELECTED REGION: CASE STUDY

Dagmar Kostrhůnová¹

¹ AMBIS vysoká škola, a.s., Šujanovo náměstí 356/1, 602 00 Brno, Czech Republic

Abstract

This article focuses on the case study of people and the issue of their housing. One indicator of regional development is the standard of housing for the region's inhabitants. The South Moravian Region, Blansko District, was selected for this article. The living conditions of people who, for certain reasons, have found themselves in a situation where they do not have their own "roof over their heads" are described here. Most of them would like to improve their living conditions. Case study clients describe their own and other's fault, which caused them to live in these conditions. The article also describes the possibilities of social housing, including subletting and homelessness, which society in the 21st century should be able to solve. The article also focuses on a private landlord who does not resolve conflicts between residents in his hostel. The article includes the identification of common causes of poor conditions for the actors in the case studies.

Keywords: Social, Regional Development, Social Housing, Hostel, Housing Rental, Homeless; Conflict Resolution, Education, Help, Client

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Introduction

Housing is becoming increasingly unaffordable in terms of purchase price. There is also a shortage of affordable rental housing and accommodation facilities. This is particularly true when the person looking for accommodation is someone who has lost their home overnight due to poor family relationships, illness, addiction, or job loss and has become homeless. There are many reasons why a person may find themselves homeless. One of the indicators of the development of individual regions is the improvement in the standard of housing. For this article, one region was selected – the South Moravian Region, Blansko District. The basic paradigm of the article is to describe the housing of socially disadvantaged individuals and homeless people, their standard of living, and the reasons why they live this way. The environment of the hostel serves to describe the stories of selected individuals who are struggling with housing. To specify the specific environment, the method of case studies of randomly selected individuals in the selected accommodation facility was chosen. These are people who, through their own or others' fault, failure, misfortune, or illness, live in a hostel and are looking for a way "back" to a better life. Respondents from one type of accommodation facility were selected because they described the same situation as other residents.

Living in rented accommodation or a hostel also brings conflicts related to people's different views on life, shared spaces such as the kitchen, toilet, shower, and cleaning or maintaining order in these spaces, as well as evening and night-time disturbances. The article will also focus on reduced housing availability. Housing became even less available at the beginning of 2022 due to the Russian Federation's invasion of Ukraine.

In February 2022, the Russian Federation invaded Ukraine, leading to a war between the two countries. Given the circumstances, the Czech Republic joined in providing international aid to fleeing Ukrainians. As a result, hotels, guesthouses, recreational facilities, and accommodation facilities, including schools and school facilities, were given priority to refugees from Ukraine.

For this article, a private accommodation facility in the South Moravian Region for socially disadvantaged people who cannot rent an apartment was selected.

In February and March 2022, after the Russian Federation invaded Ukraine, the accommodation facility was filled to capacity. The guests included young Ukrainians who drank alcohol in the hostel, talked very loudly, and disturbed the other people in the facility. Sometimes they broke furniture and doors, argued with others and among themselves, and conflicts were a daily occurrence. The residents of the hostel complained to the owner of the building, but he did not address the problems. By the end of 2022, most Ukrainians had found better housing thanks to housing subsidies from the state. The younger ones left to work abroad.

Types of Housing

Housing is considered a basic human need. It provides shelter from inclement weather, as well as safety and privacy. It creates space for people to start families, form family ties, and build interpersonal relationships. Owning a home is a significant investment and is one of the most important human needs, second only to health. When looking for housing, people start from their financial possibilities. This may involve buying a house or apartment, renting a house or apartment, social housing, or living in accommodation facilities. This article discusses housing for socially disadvantaged individuals, including homeless people. This is based on selected case studies of people who cannot afford to buy or rent a house or apartment.

Social Housing

Social housing is housing provided to people in need or those who cannot afford high rents charged by private landlords. Social housing is provided under contractual rental terms and in accordance with certain principles. Social housing is provided upon request by the municipality where the citizen has permanent residence. It is often linked to social services, such as shelters, which provide a safety net for people who have nowhere to live. However, demand for this type of housing exceeds supply, so it is very important who is allocated social housing (www.mpsv.podpora social housing and its systematic implementation in the Czech Republic).

Another option for citizens is accommodation in private accommodation facilities or accommodation provided by the Salvation Army. The Salvation Army provides overnight accommodation and longer-term accommodation, including hot soup. However, people who want to stay overnight here must not be under the influence of any addictive substances. Accommodation provided by private landlords is expensive, but in the case of socially disadvantaged citizens, part of the rent is provided by the employment office upon request.

The provision of housing and social services is based on Act No. 108/2006 Coll., on Social Services.

Social housing is a standard, approved apartment located outside socially excluded areas, which is allocated based on an assessment of the applicant's housing needs. It is mainly provided to mothers with children. The provision of housing in social housing is usually accompanied by social work, the extent of which depends on the needs of the client/household. The intensity and frequency of social work are always set individually in consultation with the client, taking into account the specific situation in the household and an assessment of the social, health, or economic situation of its members.

In the case of social housing residents who do not need or no longer need social work support, social housing provided without social work support is sometimes referred to as affordable housing. Affordable housing can be understood more broadly than social housing; it can be intended for larger groups of residents, and other conditions for its provision may also vary (e.g., the amount of rent, which in the case of affordable housing may be at a level that is customary in the area). Homeless people apply for social housing. Most of them are people who have also lost their jobs or are disabled, seniors, and migrants (Matoušek, O., Kodymová, P., Koláčková, J., 2005, pp. 315–316).

Rental Housing

The rental of an apartment is protected by Act No. 89/2012 Coll., the Civil Code (CC), through a contract concluded between the owner (landlord) and the tenant. On the other hand, a sublease agreement is concluded by the tenant with a third party (subtenant), which is not regulated by law and can be terminated without giving a reason. Subletting is only possible with the consent of the landlord (Act No. 89/2012 Coll., CC).

When concluding a sublease agreement, the conditions that both the landlord and the tenant must comply with must be specified. These include monthly payments for utilities (water, gas, electricity, and possibly cleaning of common areas), as well as the lease term and contract extension. If the tenant has a low income, they can apply for a housing allowance at the employment office in their place of residence. Housing costs must be broken down into individual items, which are rent, gas, electricity, water, and costs associated with the use of the apartment. In order to be eligible for the allowance and to determine the amount of rent, housing costs are then averaged for the calendar quarter preceding the quarter for which the allowance is claimed. Subtenants whose housing costs exceed 30% of their income are also eligible for the housing allowance. Applications are submitted to the employment office (www.mpsv.cz/-/prispevek-na-bydleni).

Accommodation Facilities

Accommodation facilities may be opened and operated by persons over 18 years of age with full legal capacity pursuant to Act No. 455/1991 Coll., the Trade Licensing Act. Accommodation services fall under the free trade listed in Annexes 1 to 3 of the Trade Licensing Act. Accommodation facilities mainly offer short-term recreational accommodation in nicely equipped guesthouses, hotels, motels, or hostels, often with breakfast and meals included, all clean and well-maintained. As far as long-term rentals are concerned, these are more like hostels, where there are shared areas such as bathrooms, kitchens, and toilets, in which it is very difficult to maintain order and a higher standard of service. On the other hand, these hostels are more affordable for people on low incomes.

Homelessness

A homeless person is someone who has lost their home, and homelessness refers to the way of life of some people. Homelessness can be caused by both objective and subjective factors. Objective factors may include the social climate–employment policy, housing policy, the status of ethnic minorities, and the attitude of the majority society toward marginalized groups (Matoušek, O., Kodymov, P., Kolckov, J., 2005, p. 317). Subjective factors, on the other hand, arise from an individual's social situation, such as their ability to live in a family, their education, and their employment. When we reflect on the individual fates of homeless people, we feel two basic emotions: pity on the one hand and fear on the other (Marek, J., Strnad, A., Hotovcov, L., 2012, p. 11).

A homeless person is someone who has not had a place to live for a long time. Most of them are people who are extremely socially excluded due to physical limitations or mental health issues without help. They are also people who have lost their housing and, in most cases, their family ties due to their own failures. These people can use the social assistance system provided by the state, known as material need, which also applies to people addicted to alcohol or drugs, homeless people, and people released from prison (Kahoun, V., 2013, p. 26).

Nešporov, O., and Holpuch, P. conducted a sociological survey in May 2019, commissioned by the Ministry of Labor and Social Affairs of the Czech Republic (MPSV R). It was found that 54% of the adults surveyed who were homeless slept outdoors, 24% lived in shelters, 14% slept in night shelters, and 7% lived in non-commercial municipal accommodation for homeless people. Of this monitored population, 53% had been homeless for six or more years. Of these, 47% had been married at some point, but only 1% currently live with their spouse. About half of them have one or more children, but only 54% of them maintain contact with them. Twenty-six percent of people sleeping in night shelters and nineteen percent of people sleeping outdoors said that their families did not know that they had nowhere to live. These people are usually unable to meet even their basic needs, such as having enough food and drink and maintaining cleanliness. About 2% of the world's population is homeless. The worst situation is that of those who sleep outdoors: 31% do not have enough food and 19% do not have enough drinking water. Homelessness brings a lack of security, especially for those sleeping outdoors (Nešporov, O., Holpuch, P., 2020). Given the above statistics, it is clear that there are many people in the Czech Republic who suffer from poverty and are unable to solve their housing problems. In today's modern society, it is necessary to address this issue and help improve the conditions and lives of these people.

Case Study

Five individuals from an accommodation facility (hostel) located in the region near the Moravian Karst Protected Landscape Area in the South Moravian Region, Blansko District, were selected for the case study and interview. This is an empirical study. The methodological approach of observation and personal interviews was chosen.

The case study concerns living subjects–people with whom contact was established and who were willing to share information about their situation. Since they did not want to be named, they are referred to in the case study as Mr. P, Mr. B, Mr. L, Mr. V, and Ms. J. There are four men and one woman. First, their stories were described, and then each was asked five identical questions for a more reliable evaluation.

The owner of the hostel did not agree to being photographed in the hostel or to being named. He wishes to remain anonymous.

The hostel can accommodate about 60 people. Individual rooms can be used by one or two people, or by two people with a child. Pets are allowed. The rooms have sinks with cold water only. The floors are covered with worn, torn linoleum, and the old wooden windows have no blinds, with most of them not closing properly. The furniture dates back to the 1980s, from the era of totalitarianism, when the building was used to house seasonal workers. The hostel is in very poor condition, including the beds and dirty mattresses.

There is a kitchen on each floor. Only the stove works in the kitchen; the oven does not. The kitchen has a sink with lukewarm water, a table, one broken chair, and a trash can. There are also two toilets and a sink on each floor. There is no toilet paper, soap, napkins, or towels. There are two showers and a washing machine for two floors. The walls, floors, windows, and doors throughout the hostel are dirty.

The hostel has a bedbug problem, but the owner has not called in a pest control company, so the infestation is spreading from one floor to another. In front of the building are containers for mixed waste, which are emptied regularly. The rent is CZK 9,000 per person per room. If there are two people in a room, they pay CZK 12,000 together.

The Story of Mr. P

Mr. P is 50 years old and a trained chef. He comes across as an intelligent man. He is from a big city and grew up in a complete family. His parents have passed away, but he has a brother. He is divorced and

has a son. After the divorce, he had to leave their shared home and ended up on the street. Fortunately, he found a new girlfriend who had a house with a swimming pool and a good job, and Mr. P worked as a waiter in a restaurant and bar. They were doing very well and got a dog, which Mr. P loved.

Unfortunately, seven years ago, Mr. P met a woman at work and was unfaithful to his girlfriend. He says himself that he made a big mistake. He was conceited and thought he could do anything. His girlfriend kicked him out of the house, which he deeply regrets. Mr. P lost his home, his good partner, and his dog. He suffered greatly and coped with it by drinking alcohol.

He found a place to live in a hostel – one room, bad flooring, old windows that don't close properly, no blinds, and a sink with only cold water. The toilet and shower are on another floor. Cooking is done in a shared kitchen (for more than ten people), where the oven doesn't work and everything is neglected and dirty. Mr. P pays CZK 9,000 per month.

He worked on construction sites with a group of friends for five years to earn money for housing. Last year, Mr. P developed health problems, had an epileptic seizure, was hospitalized, has to take medication, and is prohibited from doing heavy work on construction sites. As a result, he lost his job and his monthly income. He began applying for social benefits and a disability pension. However, the process was lengthy and took him more than six months to complete, during which time he had no income.

The owner of the hostel demanded payment from him, which he could not provide, and threatened to evict him if he did not pay. So Mr. P took out a loan to pay and got into a vicious circle of debt. He couldn't make the payments, his disability pension still hadn't been approved, and he had no money. He also says that some of the residents who don't work receive housing assistance from the employment office, and the owner of the hostel keeps these people there for that very reason. He does not take others into consideration.

By chance, Mr. P met another woman and will be moving out of the hostel to live with her. He applied for disability benefits and started working for Czech Railways as a security guard. Mr. P solved his difficult situation thanks to meeting a woman who will let him live with her. He is satisfied – within the limits of his possibilities.

Questions:

1. How long have you been living in this hostel?
About five years.
2. What is your education?
I have a vocational certificate in cooking and waitering.
3. What is your original and current occupation?
Yes, I used to cook in a restaurant, then I was a restaurant manager, and when my girlfriend kicked me out of the house and I started living here, I went to construction sites with a group of guys and did bricklaying work.
4. Do you have any family (parents, children, or siblings)?
Yes, I have a brother and a son. I don't want to bother them, and I'm ashamed of how I live and how I ended up. But I would really like to see them.
5. Do you have any wishes?
Yes, I would like to see my family, I would like to live in my own apartment, and I would like to be healthy again.

The Story of Mr. B

Mr. B's situation is more complicated, partly due to his advanced age. He is 75 years old and has suffered from a mental illness since childhood, which is not immediately apparent. He also suffers from diabetes and various age-related illnesses, so he visits doctors quite often. His room is the same as the others, with a bad floor and broken doors and windows, and he doesn't even have a pillow under his head because it had bedbugs, so he threw it away. There is a sink with cold water in the room. He has a small refrigerator, which he got from someone. He tries to keep the room tidy and sweeps the floor.

He has no formal education, but he has some general knowledge. It was quite difficult to talk to him because he digresses from the topic, says what he wants to say, and it is difficult to get answers to the questions asked. He has an old-age pension, but because he borrowed money, he has a lot of debts that he has to pay off every month from his pension. He says he has a guardian – a “lawyer” – who manages his income and expenses. He receives only the minimum from his pension, and the rest goes to pay off his debts.

When he receives his pension, he goes to the store and buys basic groceries (potatoes, oil, meat, coffee, milk, eggs, toiletries) for the whole month so that he can make ends meet. But because that is not enough, Mr. B walks around town collecting food from dumpsters and brings it back to his hostel. He also occasionally goes to Charity, where he gets some basic food, but only sometimes.

Mr. B had a father and mother, who are now deceased. His father was a car mechanic, and his mother was a cleaner. He remembered how his father used to drive him around in his car when he was a little boy. His brother and his family lived in the house he inherited from his parents. His brother died, but his family still lives in the house.

Mr. B had a girlfriend with whom he lived for years, but she kicked him out of the apartment seven years ago. They lived in a small town, where he applied for social housing. He has been waiting for several years and hopes to get a municipal apartment. He really wants it and is looking forward to new housing. He would very much like to leave this hostel.

The other residents do not treat him nicely; he complains about noise and bad relations. He also complains about the Ukrainian residents, who disturb the peace at night and are noisy during the day. "They don't have to pay rent; the state pays it for them," says Mr. B. He has been looking at various other hostels, but so far he has not been able to find other accommodation.

Questions:

1. How long have you been living in this hostel?
About seven years.
2. What is your education?
I went to elementary school.
3. What is your original and current occupation?
Only unskilled work, today I am retired.
4. Do you have any family (parents, children, or siblings)?
No, my parents are dead, my brother is dead, and I don't have any children.
5. Do you have any wishes?
I would really like to get the municipal social housing I applied for so I could live on my own. I would really appreciate that. I already know how I would arrange it, and maybe I would even find a girlfriend.

The Story of Mr. L

Mr. L is a young man, 30 years old. Like Mr. P, he comes across as an intelligent man. He graduated from high school, then college, and has a degree in languages. He works in a warehouse, so he has a steady monthly income.

He lived in a small apartment that he rented. He threw parties in this apartment, lent the keys to his friends, there was noise and mess everywhere, the residents of the building complained, and he did not resolve the conflicts that arose between the residents of the apartment building and himself. This caused the owner of the apartment to evict him from the sublease. For this reason, he found himself in a hostel like the other people in this case study.

Mr. L experimented with addictive substances and incurred debts, which he is now paying off. In the hostel, he has a room with a sink and only cold water. He has a girlfriend who also has nowhere to live, so she visits him. He is currently moving to new accommodation in a building with small apartments – rooms with a shared kitchen, showers, and toilets for 3–4 people. It is a new, renovated building, and the living conditions are much better. He will also be living in this building with Ukrainians who left their homeland because of Russian aggression.

Mr. L is looking forward to his new home. He would like to find a job with a higher salary. He earns CZK 20,000 and spends CZK 9,000 on housing. He smokes, so he has very little left for food and clothing, and nothing left for the cinema or entertainment. Because he has a family – a sister, parents, and grandmothers – he can come home, eat, get food to take away, and sometimes even a few crowns when he is in dire need.

He grew up in a house with his parents and had a good life. His family loved him and supported him in his education and sports. He imagined his life would be different. But he ruined his life himself. He regrets it. Mr. L does not complain about the Ukrainians staying there; he does not mind the noise. On the contrary, he has gotten to know some of them and is learning the Ukrainian language from them and trying to understand them.

Questions:

1. How long have you been living in this hostel?
A year and a half.
2. What is your educational background?
I graduated from college, before that I went to high school, I trained as a plumber, I have a state language exam in English, I have a taxi driver's license and I have taken a croupier course.
3. What is your original and current occupation?
I worked for an American company as a technologist, later for another German company as a designer. In 2020, I was laid off and unemployed. Then COVID-19 came along and a friend offered me a job in a warehouse, where I still work today.

4. Do you have any family (parents, children, or siblings)?
Yes, I have parents, grandmothers, a sister, cousins, uncles, and aunts, and I communicate with all of them. My parents and sister help me a lot. I don't have children. I have a girlfriend who has a 10-year-old son who is nice (he lives in another city and we don't see each other very often because I don't have the money to travel to see them).
5. Do you have any wishes?
I would really like to live with my girlfriend and her son in a bigger apartment. At the moment, I can't even save up for a refundable deposit for a two-room apartment and the first month's rent. I don't have much confidence in myself; I've ruined my life. I would also like a better job with a higher salary.

The Story of Mr. V

Young Mr. V (24 years old) is from Ukraine. The interview was conducted in Russian. He and his friends arrived from western Ukraine at the end of February 2022 and obtained a temporary residence permit in the Czech Republic (CR). He was pleasantly surprised by the welcome they received. He received a temporary residence permit, a work permit, health insurance, CZK 5,000 per month, a mobile phone with CZK 500 credit, and free accommodation.

He is staying at the aforementioned hostel. He says that their first trip was to a store, where they bought alcohol and drank to forget their difficult situation. While drinking, conflicts arose in the hostel between long-term residents and between them – envy, differing views on the future, communication in a foreign language, etc.

Questions:

1. How long have you been living in this hostel?
I have been here since February 2022, and next month (i.e., after 6 months in the hostel), I am flying to Canada, where I want to find a job in the forest. Tree felling, which is very well paid. I know how to work with a saw. I don't want to return to Ukraine; I would have to enlist in the war.
2. What is your education?
I graduated from a secondary vocational school specializing in forestry.
3. What is your original and current occupation?
I worked in the forest. I cut down trees, which is why I am applying for a permit to go to Canada, where I think I would find work.
4. Do you have any family (parents, children, or siblings)?
Yes, I have parents and a grandmother. They stayed in Ukraine. They want me to get to Canada, find a job, and help them financially.
5. Do you have any wishes?
I would really like to learn the language, as I don't know much English, find a job and earn money, and when the war is over, I would like to return to Ukraine one day.

The Story of Mrs. J

Mrs. J is 57 years old. She has been divorced for many years and has one daughter, with whom she lived in an apartment, but when she met her boyfriend, Mr. F, her daughter kicked her out of the apartment. Mrs. J has been living with Mr. F for about 20 years, and they even lived on the streets (homeless) when they were younger. But now that they are old and sick, they need a roof over their heads.

Mr. F was a waiter and musician; he played in a band. Mrs. J loved singing, so they got along well. At one point, Mr. F worked on construction sites, where he worked hard, according to Mrs. J. Now they live together in one room in a hostel. They have two cats. Mrs. J loves her boyfriend and cats very much. Her boyfriend is seriously ill; he has throat cancer and cannot speak. They need a roof over their heads, and above all, medical care for Mr. F. They also need to be in a clean, sterile environment due to Mr. F's diagnosis.

The hostel is dirty and has bedbugs. Even Mr. F's own mother did not want to take him back into her home when he became so seriously ill and needed peace and a clean bed. Mrs. J complains a lot about the landlord, saying that he does not take care of the cleanliness and order in the hostel, and also about the ruthless collection of rent. She also says that some of the residents who do not work receive housing support from the employment office, and the owner of the hostel keeps them there precisely for that reason.

The landlord knows that Mrs. J and Mr. F have no money. He knows that Mr. F is terminally ill and wants to evict them if they do not pay. But the owner lets the Ukrainians, who are noisy and inconsiderate, stay there because the state pays for them, says Mrs. J.

Questions:

1. How long have you been living in this hostel?
Five years. But we have to move out because F can't get any peace here, the cats are afraid of the noise, and it's dirty.

2. What is your education?
I trained as a waitress. Mr. F was a waiter, skilled and popular, says Mrs. J.
3. What is your original and current occupation?
Our original occupations were waitress and waiter, respectively, but we are currently unable to work.
4. Do you have any family (parents, children, or siblings)?
Yes, I have a daughter. And my mother is in the cemetery. My daughter doesn't talk to me. Mr. F still has a mother and a brother. His mother doesn't want to talk to him either and won't even let them sleep in her house. She left the house to Mr. F's brother.
5. Do you have any wishes?
Mrs. J wishes for Mr. F to get well because she loves him and cannot imagine life without him. Mr. F would also like to be healthy, and they would also like to live in a better and cleaner environment, where there is peace and quiet, and not constant arguing, accusations, shouting, and alcohol.

Methodology

The article used qualitative research methods – case studies in a selected local community. The research objective was to understand the issue of insecure housing in the selected region. Another objective was to identify the causes and consequences of losing secure housing, isolation from others, and material deprivation. A qualitative method was used in the form of personal interviews with an individual approach to determine the life stories and key events of the participants. Furthermore, a method of observation and comparison with selected individuals from the accommodation facility was used. The research also sought to identify the problem, find the causes, and identify similar and different patterns of behavior among socially disadvantaged individuals from a selected hostel in the region. Real-life cases were described from the above-mentioned environment using the method of individual interviews.

Five participants voluntarily took part in the qualitative research and were observed over time. The timeline was set for one year, 2022/2023. The qualitative case study method was used to describe in more detail the stories of individuals living in a selected accommodation facility in the region – South Moravian Region, Blansko District. From an ethical point of view, the anonymity of the case study participants was respected.

Results of the Investigation Based on Case Reports

The selected individuals exhibit similar behavioral patterns and consequences of their behavior. Family and home ownership are important to all of them. Building good relationships and having a boyfriend or girlfriend by one's side are the foundations of life. We are born unequal, and this partly influences our lives. Most of us have the opportunity to work on ourselves, educate ourselves, and improve our lives. Not everyone succeeds in this. In a healthy family, everyone helps each other, even if there is a family member who has “strayed from the path.” In these cases, there is still hope for the family member to get back on the “right track” and try to find a better way of life.

Furthermore, the case studies show that each of the people interviewed lived in a good family, but due to their attitude toward life, illness, adversity, or their own bad behavior, they found themselves in a situation that is difficult to face alone. If we were to look for a common denominator that puts people in unfavorable situations associated with homelessness or living in a hostel, we can clearly see the intersection of the same or similar aspects and, at the same time, their wishes for the future (Tab. I).

Due to the aforementioned aspects of failure, a person loses the opportunity to move to better housing because they are unable to earn more money to pay the deposit for renting an apartment and to pay the rent regularly each month. One case from the case studies stands out; it concerns a Ukrainian boy who left his homeland because of the war in Ukraine (Tab. I).

Mr. P would like to see his family, but he is ashamed of how he ended up through his own fault. Mr. B is old and no longer has a family, and he has suffered from mental illness his entire life, so it is very difficult for him to change anything on his own. From what he says, there is hope that young Mr. L could get back on the “right track.” He has a steady job, better housing, and a family with whom he communicates. He is also educated, so he could find a better job with a higher salary, but he lacks confidence.

As for Mr. V, a Ukrainian, his goal was clear from the beginning. He accepted accommodation in this location only temporarily (with financial support from the Czech Republic as a refugee from the war in Ukraine) until he obtained a work permit for Canada. His goal was to escape Russian aggression, not to fight for his country, but to get to the West as quickly as possible and earn a lot of money so that he could support his family.

The last person interviewed in the case study was Mrs. J. Her love for Mr. F led her to a point where her family (daughter) condemned her and kicked her out of the apartment. Mr. F became very ill, and she will not leave him. She helps him, but she is helpless.

I: Structural Comparison of Living Conditions, Goals, and Solutions

Similar reasons for the poor living conditions of selected individuals	Similar wishes of selected individuals	Differences in approaches to solving their situations
Wrong decisions	Being healthy	Healthy client – can help themselves, will try to turn their life around
Substance abuse	Keeping their home	Unhealthy client – cannot help themselves, needs help
Health problems	Seeing family	Addicted client – can help themselves, but sometimes cannot and will need help
Loss of job	Work for higher pay	-
Unpaid loans	Have a boyfriend, girlfriend	-
Shame from personal failure	Not giving up	-
Inappropriate behavior (e.g., infidelity, disturbance in a rented apartment)	Improving one's life	-
Escaping war	Having enough money	War in Ukraine

Source: own processing

At the time of writing, the situation was as follows:

- Mr. P moved in with his girlfriend, had a job, and was doing somewhat better, but unfortunately his health problems returned and he is currently unemployed.
- Mr. B remained in the hostel and is still waiting to be assigned social housing in a small town.
- Mr. L moved to better housing closer to his job. He still has his job as a warehouse worker, but his financial situation has not improved much.
- Mr. V from Ukraine (according to other Ukrainian residents) obtained a work visa to Canada and allegedly flew there, but no one knows anything more about him.
- Mrs. J is now alone; Mr. F has died, and she does not have the money for his funeral or grave. She wants to move away. She does not know what she will do without Mr. F.

Discussion and Conclusion

People who are homeless, who do not have their own housing and are forced to use accommodation facilities or overnight shelters, or who sleep outdoors, have a difficult time and experience periods of sadness. The main problem is the lack of financial resources to pay for better housing. A homeless person faces a long and difficult journey to a better life. But it is not hopeless. As Prof. Dennis Culhane says, there are basically two patterns: people who are homeless for a short time and people who have been homeless for a very long time. Short-term homelessness is best addressed by “rapid rehousing,” providing emergency cash and rent money for up to two years. Permanent supportive housing is the most effective solution for people in the chronically homeless category: these are usually people with disabilities, mental illness, or substance use disorders, and they need long-term rent subsidies and supportive services to secure stable housing (Dennis Culhane: *The Path from Homelessness to a Room of One's Own*).

Financial literacy is also an important aspect so that people are aware that even in difficult situations, they should not borrow money because they will not be able to pay it back and will remain in a spiral of growing debt. Conflicts, problems, and clashes accompany us in our private and professional lives, in institutions and in accommodation facilities; they are inevitable.

Every family places emphasis on different factors when raising children. Some families raise their children inappropriately, and these children repeat the same pattern of upbringing in adulthood. Some families are also exposed to stress as a result of parental unemployment, poverty, and housing problems. These factors are referred to as “socio-structural conditions of family life” (Šrajer, J., Musil, L., 2008, p. 127). None of the respondents mentioned growing up in poverty, their parents being unemployed, or not having a place to live. Their statements show clear agreement based on observation and research. The respondents suffer from material loss (lack of financial resources and independent housing). Material loss causes not only sadness but is also very often associated with anger, helplessness, fear, regret, and disappointment (Špatenková, N., 2004, p. 57). This can lead to arguments and conflicts.

The lack of affordable housing causes feelings of insecurity and fear, which in turn lead to conflictual behavior. It is difficult to define affordable housing. In the long term, housing should be neutral for the public sector, which would mean that public sector policy should focus on the availability of rental housing (Mazáček, D., 2024). The help of loved ones also has irreplaceable significance in a person's life, but it has its pitfalls and limitations. In an effort to help others, we may behave manipulatively out of anxiety. We may overlook the "healthy" degree of friendly help and participation so that we sometimes become captive to our own unrealistic expectations of ourselves and the expectations of others (Vodáčková, D. *et al.*, 2002, p. 50).

From personal interviews with selected individuals, it was found that their own behavior led them to become homeless and forced them to live in a hostel. Only one case, that of Mr. V, is different, as he fled Ukraine due to Russian aggression. The research objective was to identify the similarities and differences in the case study participants' approaches to life. Only similarities were found (see Results of the Case Study).

The management of the hostel is entirely up to the owner of the building. He does not deal with cleanliness, pest control, or conflicts. His management skills fail in the eyes of the residents. The residents are dissatisfied, but the owner does not mind. The likely reason is that demand for housing exceeds supply. Martin Lux from the Institute of Sociology of the Czech Academy of Sciences emphasizes that the reasons for homelessness are varied and individual, so it may not even make sense to investigate them (www.avcr.cz/cs/veda-a-vyzkum/socialne-ekonomicke-vedy/how-does-a-person-become-homeless-and-how-to-solve-this-problem).

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Contact information

Dagmar Kostrhůnová: 38324@mail.ambis.cz