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## Stacked marginality, multiple axes of disadvantage, and precarious pathways among South African women experiencing homelessness

Jean-Paul POPHAIM and Francois STEYN

### ABSTRACT

Despite their public visibility, women experiencing homelessness remain hidden figures in academic and policy discourses, where these narratives frequently overlook their experiences or confine them to temporary categories such as those residing in shelters or engaged in sex work. The aim of the study was to examine the lived experiences and service needs of women experiencing homelessness, recognizing the multiple and intersecting forms of disadvantage that shape their pathways and outcomes. Using a quantitative survey design, data were collected from 52 women who were marginally housed, currently experiencing homelessness, or retrospectively reporting on their experiences. Responses indicated high levels of early exposure to adversity (88.2%), with pathways into homelessness ranging from substance use (80.8%) to unemployment (47.1%) and lack of housing (25.5%). High rates of victimization (64.7%), criminal justice involvement (63.5% arrested), physical health challenges (44.2%), experiences of legal and social exclusion, including discrimination (56.9%) and only 25.5% reporting respect for their constitutional rights, highlighting their multifaceted vulnerabilities. Considering the orientation toward addressing homelessness in South Africa, social workers are well positioned to draw on the findings of the study to advocate for inclusive and intersectional approaches that facilitate contextually sensitive, social justice and human rights-based responses to homelessness.

**KEY TERMS:** adverse childhood experiences (ACEs); gender-responsive policy; inclusive interventions; stacked marginality; women experiencing homelessness.

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### HOW TO REFERENCE USING ASWDNET STYLE

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## INTRODUCTION

Women experiencing homelessness represent a hidden figure in academic and public discourse. The Census conducted in 2022, documented approximately 55 719 sheltered and roofless individuals in South Africa, with women accounting for 29.9% of the total estimate. This numerical underrepresentation, combined with the lack of contextual information, obscures the nature and extent of women's experiences of homelessness for consideration in the shaping of policy and interventions. Their invisibility is further reinforced by the fact that women are often confined to gendered subcultures, such as shelters for abused women or sex worker populations. Beyond the South African context, this study highlights the need to consider women's experiences of homelessness, which is often underexamined and misrepresented in male dominated narratives in global discussions toward the resolution of homelessness. By presenting local evidence, the study provides insights that may inform the reframing of gendered, intersectional and contextually grounded responses to homelessness in diverse contexts. Despite the prioritization of women as a protected group in South Africa, many continue to fall through the proverbial gap, as most policy responses and interventions perpetuate the gendered gap through its generic and homogenous mode of implementation. This shortfall results in some individuals being considered ineligible for government or shelter support, due to abstract definitions, restrictive institutional mandates and inconsistent categorization. The study documents the harsh realities women experiencing homelessness are confronted with, characterized by stacked stigma and marginalization, outlined in their distinct demographics, which interact and exacerbate various negative outcomes, including poor health and well-being, criminalization, and victimization. In response to persistent systemic shortcomings, the study aims to examine the lived experiences and service needs of women experiencing homelessness, recognizing the intersecting risk factors that shape their trajectories.

## LITERATURE REVIEW

Homelessness is widely recognized as a complex social problem of global significance, with population estimates ranging between 100 and 150 million people, and as many as 1.8 billion living in deplorable conditions, chronically at risk of absolute homelessness (Awad, 2023; Homeless World Cup Foundation, Olufemi, 1998; 2000; United Nations, 2025). Accordingly, a narrative review of recent and foundational studies – both local and global – was conducted. Literature was drawn from a variety of databases, search engines and repositories to establish context regarding women's experiences of homelessness. In South Africa, the lack of official statistics and the dearth of contextually specific research are among the leading causes of poor policy responses to homelessness (Cross et al., 2010; Groenewald et al., 2023; Obioha, 2022; Pophaim & Peacock, 2021; Pophaim, 2021; Sadiki & Steyn, 2021). Over the years, leading estimates have placed the domestic homelessness population between 100 000 and 200 000 individuals (Cross et al., 2010). In 2022, the Census reported that the homeless population comprised 55 719 roofless and sheltered individuals (Stats SA, 2023), revealing a stark difference to the original estimates and the visibility of poverty and homelessness across the country. Due to accuracy concerns and the mobile nature of homeless populations, many experts believe that global and local estimates are nowhere near a true reflection (Awad, 2023; De Beer & Vally, 2021a; Tenai & Mbewu, 2020). Despite erroneous estimates and considering the low efficacy of local responses to homelessness, it is evident that this pervasive social issue is consistently marginalized and treated sporadically with uncritical and fragmented responses (De Beer, 2021; Muleya & Mlilo, 2023). Although scholars identify numerous ideological and practical limitations associated with counting homelessness, there is little consensus on whether the poor numerical and contextual data primarily stems from methodological or structural issues – and even less progress toward the development of strategies to address these challenges.

The lack of interest in academic and public discourses significantly constrain the generation of contextually sensitive and nuanced knowledge within the vast homeless subpopulations across the country. The estimate that women only constitute 29.9% of the censused homeless and the plethora of outdated research on gendered experiences of homelessness, illustrate the paucity of information that is needed to dynamically transform policy and intervention responses to homelessness in South Africa (Tekwa, 2024). The lack of contextual flexibility is often attributed to homelessness being an undercounted and hidden phenomenon, while failing to recognize that the nuanced, gendered experience is systematically erased in the homogenous and male-centric framing of the problem in policy and practice. This shortcoming highlights the need for critical gendered debates around the experiences and resolution of social issues, such as homelessness. The 'face' of homelessness in South Africa has changed drastically in the last four to five decades. Since the end of apartheid, homelessness was no longer singularly determined by racial categories but rather identified as a socio-economic reality that extended its impact indiscriminately across society. Until the mid-1990s, the typical profile was a middle-aged white man, with problematic patterns of substance use; however, women who had experienced domestic violence or abuse, living with chronic mental illness, and young people fleeing home also formed part of the street homeless population

(De Beer & Vally, 2021a). Today, the face of homelessness is far more diverse, showing great variation across the nine provinces, encompassing men, women and young people across racial and social groups – shaped less by identity and more by intersecting layers of poverty, exclusion and systemic neglect (Maluleke, 2025). Despite the documented shift, the experiences of women remain overlooked, leaving policies and interventions unresponsive to their specific vulnerabilities.

Homelessness remains a gendered experience and the hidden form of homelessness experienced by women represents an advanced form of marginality. The lack of gendered data on homelessness is driven by male-centric approaches to understanding and resolving social issues, but despite the mainstream male focus on homelessness, women remain visibly represented in significant numbers (Tekwa, 2024). To overcome these conceptual barriers, feminist scholarship consistently highlights the specific ways in which women experience pathways into homelessness, which often remains absent from conventional research and, by default, fails to be considered in policy formulation. This concept is eloquently explained through the notion of feminization of poverty. The term describes the plight of women who are single parents, disproportionately poor and may face numerous obstacles that undermine family stability. Under this concept, risk factors such as poverty and domestic violence are believed to affect women more so than men, making their experiences of poverty deeper and harder to escape (Dietz & Wright, 2005; Mathiti, 2006). Additionally, women are more likely to engage in survival sex and by advertising commercial sex services they inadvertently increase their visibility on the streets and vulnerability to victimization (Sadiki, 2016). At the same time, homeless women are rigidly categorized as sex workers and rendered ineligible for services designated for people experiencing homelessness.

Women are vulnerable to physical victimization due to their perceived weakness and sexualized value which makes them more suitable and likely targets of interpersonal crimes (Couldrey, 2010; Kushel et al., 2003; Pophaim, 2022). Given the diverse composition of the South African homelessness population, the notion of *stacked stigma* can be used to understand how the intersecting stigma associated with race, gender, and sexual orientation combines with that of homelessness to manifest as multiple axes of disadvantage. Lived realities of *stacked stigma* facilitate the onset of negative outcomes, which intensifies the experience of homelessness and stigma-induced barriers to equitable access to essential services (Weng & Clark, 2018). This places the notion of intersectionality at the pivot of meaningful transformation toward more flexible responses to homelessness, while at the same time showing how important it is to remain cognizant of how the legacy of apartheid intensifies the South African experience, reinforcing the need to reframe and localize policies and interventions. Based on the foregoing exposition, the recognition of homelessness as a gendered experience would translate to tailor-made, gender responsive interventions that consider the multifaceted realities of women experiencing homelessness. The multiple roles assumed by women, such as unpaid domestic work, childrearing responsibilities, engaging in sex work, their experience of domestic violence and their economic dependency often shape their pathways into homelessness and largely determine their ability to access viable pathways out of homelessness (Tekwa, 2024). The study therefore provides insight into addressing the gaps identified in mainstream literature and renders evidence that can guide more inclusive and gender-responsive solutions to homelessness.

## THEORETICAL FRAMEWORK

The paper is underpinned by an integrated perspective, informed by the theoretical constructs of life course as a developmental theory, intersectionality, and the African principle of *Ubuntu*. The *Ubuntu* framework emphasizes that efforts to address the needs of marginalized communities should not be guided by distant scholarly abstraction, but through the perspectives of those whose policies and interventions are intended to serve. Life course as a developmental theory considers social change, life pathways, and individual development as modes of behavioral continuity and change. These pathways encompass social trajectories of education, work, and family experience by individuals and groups in society (Elder Jr., 1998). Past experiences shape these trajectories, which in turn influence behavior and lines of development. While some individuals can select the paths they follow, a phenomenon known as human agency, these choices are never made in a social vacuum. All life choices are contingent on the opportunities and constraints of social structures and culture (Elder Jr., 1998). Life course theory thus illustrates how limited opportunities shape choices and how these outcomes can interact to produce pathways into homelessness or risk factors for negative outcomes such as substance abuse and victimization. For the women in this study, life course trajectories are marked by roles and experiences such as becoming a wife, a mother, a substance or alcohol user, a victim, or an offender, each of which affects their access to services and viable pathways out of homelessness. This perspective aligns with intersectionality, which highlights how multiple forms of inequality or disadvantage compound to create obstacles often overlooked by conventional thinking (Aiston & Walraven, 2024). Intersectionality demonstrates that a woman experiencing homelessness may face not only the lack of shelter but also gender inequality, poverty, and domestic violence, resulting in stacked stigma and marginalization that is frequently neglected by mainstream policy and intervention. The African principle of *Ubuntu* adds a justice dimension, suggesting that structural barriers limiting the rights of people experiencing homelessness can be addressed by affirming humanity, equality, and social justice against oppressive structures

and the penalization of behaviors shaped by external factors (Mahlangu & Kgadima, 2021; Powell et al., 2021). By incorporating *Ubuntu*, frameworks and interventions can become person-centered, situating individuals within webs of communal relationships, reciprocity, and shared humanity, further emphasizing the need for inclusive, context-specific, and individually focused responses to homelessness.

## METHODOLOGY

A quantitative survey design was employed to systematically examine the lived realities and service needs of women experiencing homelessness. The study was carried out at homeless shelters and service centers in Bloemfontein and Cape Town, South Africa. The study population comprised 52 females, over the age of 18 years, who were marginally housed, currently experiencing homelessness, or retrospectively reporting their experiences. Location sampling was used; the strategy was considered ideal following the formal categorization of homeless populations as hard to count and sample (De Beer & Vally, 2021a; Schepers et al., 2017). The study was explained to respondents who received questionnaires to complete once they decided to voluntarily participate in the study. During data collection, respondents completed a total of 100 questions (dichotomous, scale and open-ended questions), comprehensively capturing their individual experiences. The questionnaire covered background information, the onset and experience of homelessness, exposure to adversity (ACEs-IQ), experiences of victimization during homelessness, service access, treatment by stakeholders and the identification of service needs following victimization; including suggestions for improving service delivery within the homelessness domain. Once the data was collected and coded, the responses were captured using the Statistical Package for Social Sciences (SPSS) Version 30.0.0.0 (172). The descriptive statistics relate to the respondent's biographical information and factors that demonstrate multiple disadvantages and are presented in frequency distribution tables. The research was approved by the University of the Free States (UFS) General/Human Research Ethics Committee (GHREC, UFS-HSD2023/1848) and was underpinned by the fundamental principles related to informed consent, voluntary participation and withdrawal at any point in the research process, confidentiality, using pseudonyms, non-maleficence, and free of deception. The respondents were informed that the data will be disseminated in a thesis, academic journals and conference presentations.

## RESULTS

The following section presents the results from the survey which includes an overview of the sample factors pertaining to the multiple axes of disadvantage and the experiences of legal/social exclusion and nature of engagements with stakeholders.

### Demographic overview

The sample consists of a diverse group of women (Table 1), the age distribution ranged from 18 to 53 years old, with an average of 33.1 years (standard deviation 7.7 years). The language profile included five of the 12 official South African languages, with English (n=24; 46.2%) being the most spoken language in the sample. Additionally, 'Colored' (denotes persons from mixed-race heritage and is an official race category in South Africa) was the most represented population (race) group in the sample (n=37; 71.2%). All respondents in the sample were South African citizens and the majority indicated that they were single (n=50; 96.2%). Most of the respondents completed secondary school (n=43; 82.7%) and indicated that they were unemployed (n=39; 75.0%) at the time of the survey. The findings suggest that most of the women who participated in the study are currently single, which is a noteworthy illustration that reflects limited access to stable partnerships, which may have implications for access to economic, social and emotional support. In addition, the sample largely comprised women from marginalized socioeconomic backgrounds, with limited access to education and stable employment opportunities.

**Table 1: Sample description**

	n	%
<b>Age:</b>		
18-20	5	9.6
21-25	4	7.7
26-30	7	13.5
31-35	14	26.9

36-40	15	28.8
41 and older	7	13.5
<b>Language:</b>		
English	24	46.2
Afrikaans	16	30.8
Sesotho	7	13.5
isiXhosa	4	1.9
Setswana	1	7.7
<b>Population group:</b>		
Coloured	37	71.2
African	14	26.9
White	1	1.9
<b>Nationality:</b>		
South African	52	100.0
<b>Relationship status:</b>		
Single	50	96.2
Married	1	1.9
Divorced	1	1.9
<b>Highest level of education:</b>		
Primary education	4	7.7
Secondary education	43	82.7
Tertiary education	5	9.6
<b>Employment status:</b>		
Unemployed	39	75.0
Contract	5	9.6
Piece jobs (Refers to odd jobs to generate income)	5	9.6
Permanently employed	3	5.8

### Multiple axes of disadvantages

The following section presents results on the multiple axes of disadvantage present in the sample, spanning from childhood through experiences of homelessness and beyond (Table 2). More than three quarters reported early exposure to adversity (n=45; 88.2%). With reference to the ACE-IQ, verbal (n=36; 70.6%) and physical abuse (n=32; 62.7%), household substance abuse (n=29; 56.9%) and parental loss (n=28; 54.9%) were particularly prevalent. Alcohol/substance use (n=34; 66.7%) emerged as the main pathway into homelessness, while most respondents maintained family ties (n=43; 82.7%), with high levels parenthood (n=39; 75%), alongside substantial levels of victimization (n=33; 64.7%), criminal justice involvement (arrested (n=33; 63.5%) and incarcerated (n=19; 37.3%), ongoing physical health challenges (n=23; 44.2%), alcohol consumption (n=34; 65.4%) and substance use (n=42; 80.8%). Considering the cumulative nature of the factors presented in Table 2, the respondents' lives were marked by sustained adversity across multiple domains, including early trauma and

substance use, poverty intersected with victimization, criminal justice involvement and health challenges – highlighting the compounding nature and impact of exposure to multiple structural disadvantages.

**Table 2: Multiple axes of disadvantage (\*Respondents were able to select multiple options in cases where responses do not add up to 100%).**

	n	%
<b>Experiences of ACEs</b>	45	88.2
<b>Responses on the ACEs IQ:</b>		
Verbal abuse from parent/adult	36	70.6
Physical abuse from parent/adult	32	62.7
Household substance use	29	56.9
Parental loss (divorce, abandonment, death, other)	28	54.9
Felt unloved or unimportant in family	28	54.9
Domestic violence between adults	26	51.0
Household incarceration	19	37.3
Unwanted sexual contact	22	43.1
Household mental illness or suicide attempt	16	31.4
Lack of food, clothing, or care	14	27.5
Perceived impact of ACEs on well-being	40	78.4
<b>Pathways into homelessness:</b>		
Alcohol/Substance use	34	66.7
Unemployment	24	47.1
Childhood adversity	22	43.1
Parental death/abandonment	19	37.3
Domestic/Family conditions	18	35.3
Poverty	13	25.5
Lack of housing	13	25.5
Mental health challenges	4	7.8
Incarceration	2	3.9
Physical health challenges	1	1.9
<b>Family and community conditions:</b>		
Contact with relatives	43	82.7
Parenthood	39	75.0
Sense of belonging in community	30	62.5
<b>Health and well-being:</b>		
Physical health challenges	23	44.2

Mental health challenges	7	13.5
Alcohol consumption	34	65.4
Substance use	42	80.8
<b>Criminal justice involvement:</b>		
Arrested	33	63.5
Incarcerated	19	37.3
<b>Perceptions of vulnerability:</b>		
Vulnerable	27	52.9
Neutral	13	25.5
Not vulnerable	11	21.6
<b>Experienced victimization</b>	33	64.7

### Experiences of legal/social exclusion and stakeholder engagements

The results demonstrate harsh realities related to legal and social exclusion (Table 3). Although most of the respondents were aware of support services following victimization (n=41; 80.4%), their limited knowledge of their rights (n=24; 47.1%) highlights ongoing marginalization. Their engagement with stakeholders consisted of mixed responses, with many reporting that they felt safe to interact with stakeholders (n=34; 66.7%), while less than half were likely to report victimization to police (n=22; 43.1%), alongside substantial encounters of police ill-treatment/victimization (n=21; 41.2%). Access to healthcare was relatively high (n=40; 78.4%). Most of the respondents found it easy to access healthcare services (n=27; 52.9%), while a little over a quarter found it challenging (n=14; 27.5%), with very few experiences of ill-treatment/victimization (n=8; 15.7%). The mixture of responses highlights that although some respondents were able to access services, some experiences remain shaped by discrimination, victimization and uneven support across legal and healthcare systems. The inconsistent responses demonstrate the impact of marginalization, even in the context of supportive and protective structures.

**Table 3: Experiences of exclusion, support and stakeholder interaction**

	n	%
<b>Experiences of legal and social exclusion:</b>		
Knowledge about support services post victimization	41	80.4
Feelings of discrimination	29	56.9
Knowledge and awareness of rights	24	47.1
By-law awareness	15	29.4
Perceived availability of support	14	27.5
Constitutional rights respected	13	25.5
Perceived availability of protection	8	15.7
Perceptions of general empathy toward homelessness	7	13.7
<b>Engagement with stakeholders:</b>		
Feelings of safety and level of comfort to engage	34	66.7
Government support (grants/pension)	20	39.2
<b>Likelihood to report victimization to the police:</b>		

Very likely	17	33.3
Not sure	12	23.5
Not at all	22	43.1
Experiences of ill-treatment/victimization by the police	21	41.2
Attempted to access healthcare	40	78.4
<b>Level of accessibility to healthcare services:</b>		
Easy	27	52.9
Neutral	10	19.6
Challenging	14	27.5
<b>Experiences of ill-treatment or victimization by healthcare providers</b>	8	15.7

## DISCUSSION

The findings of the study provide a nuanced understanding of women's experiences of homelessness, confirming, extending and, at times, contrasting existing research. The study confirms that homeless women experience complex challenges related to adversity, poverty and victimization. These vulnerabilities are amplified by the demographic profile of the women (Pophaim, 2022). Based on their age, most are in the prime of their lives, where one would expect career establishment, economic stability, marriage and the raising of children to be a priority. Yet they find themselves unemployed, struggling to escape the cycle of violence, poverty, and marginalization. The majority were Coloured and African women, still disproportionately burdened by the enduring legacy of apartheid. Despite being mothers, most of the respondents were not in stable relationships, which raises concerns about who cares for their children and the potential impact the absence of their maternal presence might have on child development and intergenerational cycles of adversity, substance use, crime, victimization and homelessness. The findings aid in juxtaposing the assumptions that women's experiences of homelessness are rare, showing instead that women, like their male counterparts, face complex and layered disadvantages which, for most, contributed to and keep them trapped in homelessness.

Through the lens of life course theory and intersectionality, the findings highlight how exposure to adversity in childhood continuously shapes pathways into homelessness, substance abuse, poor socioeconomic conditions, criminal justice involvement, and extreme vulnerability and marginalization. The compounding impact of multiple axes of disadvantage in the sample is reflected in the extent of the experiences revealed in the survey responses. Importantly, the results highlight that pathways into homelessness are seldom singular but rather cumulative in nature, unfolding and impacting the individual throughout their life course in complex combinations of adversity, crime, familial breakdown, unemployment, substance use, and victimization (Desmond et al., 2017). Such complexity necessitates the creation of individualized interventions that are delivered by trained professionals to address the multi-layered trajectories presented by their clients.

Most social workers are trained to intervene across micro, meso- and macro levels, which includes the use of casework, group work and community development to address the challenges confronting clients, and design interventions which are tailored to their specific needs and desired outcomes (Prinsloo & Wessels, 2023; Maistry & Magaiza, 2023; van Breda & Nyoni, 2023). Substance abuse emerged as a deeply problematic and recurring pathway, often seen as both a cause and a consequence of homelessness, with equally debilitating and long-lasting impacts, demanding tailored responses that extend beyond generic structural provisions (Pophaim & Peacock, 2021). While not entirely negative, there are clear expressions of systemic barriers which could be due to personal challenges or broader structural challenges, making pathways out of homelessness more challenging to access. The reported arrest rate and police ill-treatment/victimization highlight the impact of the disadvantaged socioeconomic backgrounds and subsequent the criminalization of poverty and homelessness, which could substantially deepen exclusion and increase the women's vulnerability and marginality.

These findings demonstrate the need to not only reframe policy and practice but facilitate interventions to mend potentially eroded relationships between service providers and people experiencing homelessness. Social workers are positioned to assume one of the many roles ascribed to the profession, extending beyond being a case manager, to assume the vital role of advocate, for example, to speak on behalf of the client, to promote fair and equitable treatment and mobilize the required resources (Rautenbach & Nadesan, 2023). The findings further advocate for the realignment of policies and practices to accommodate the various gendered-roles women assume, regardless of their socioeconomic position in society. While the findings highlight women's marginalization, it

also reveals important sources of agency and possibility. The strong family ties reported, more specifically the ongoing contact with relatives and motherhood, may serve as potential anchors to bolster pathways out of homelessness, provided that these relationships are affirming and supportive and that trained professionals are positioned to reinforce these bonds.

Such strategies will also facilitate the Department of Social Development's mandate of reunification and community reintegration. In addition, the women in the sample report being mothers, caregivers, victims of abuse, all of which shape their trajectories and must be considered in the development of policies and viable, inclusive and sustainable pathways out of homelessness. Without such reform, women will continue to be obscured within generic systems that fail to address their distinct vulnerabilities. Within an *Ubuntu* framework, interventions can be modelled to recognize that individuals exist within interconnected family, community, environmental and spiritual subsystems and that each level contributes to the growth, identity and well-being (Mugumbate & Chereni, 2019). These integral social connections emphasize shared humanity, belonging, and social reciprocity, thus identifying the vital role of agents in the women's lives who can support and help guide their efforts to rebuild their lives with the required stability, dignity and a sense of belonging.

## IMPLICATIONS

The study advances a relatively underexplored area of research within the South African context by illuminating the multiple axes of disadvantage which homeless women experience. It further employs the notion of stacked marginality, the life course theory, and intersectionality as frameworks to understand the complex and nuanced lived realities, demonstrating that homelessness is also, but even more so, a gendered experience with women at the receiving end of vulnerability, victimization and ill-treatment. Social workers in South Africa play a pivotal role in addressing the multifaceted disadvantages, with these interventions spanning across micro, meso- and macro domains (van Breda & Nyoni, 2023). The findings can therefore be used to guide the roles of social workers – which includes, counselling, case management, mediation, initiators and advocates – to ensure effective implementation of contextually and gender sensitive responses to homelessness (Rautenbach & Nadesan, 2023). The results of the study highlight the vast negative outcomes that confront homeless women despite the belief that society is more protective of vulnerable and marginalized women.

Considering the dynamic roles social workers are expected to occupy in South African communities, action as educators is required to provide information to clients, the general public and other stakeholders involved in service delivery and policy making; initiators, to help raise awareness and initiate change in both policy and practice and the role of advocate, to promote the equal distribution of resources and facilitate the creation of inclusive responses (Rautenbach & Nadesan, 2023). Through the application of the life course, intersectionality and *Ubuntu* framework, the study demonstrates that women can occupy more than one role which encourages a transformative shift from generic and inconsistent determinants of eligibility and restrictive categorization or prioritization within an already vulnerable population. The results illustrate the overlapping and intersecting outcomes across the life course that requires renewed approaches in the conceptualization, contextualization and implementation of responses to ensure accessibility and the promotion of inclusivity.

Lastly, the results reaffirm that interventions need to prioritize prevention based on the overwhelming prevalence of ACEs and the perceived impact on well-being. Overall, there should be consideration for potentially eroded relationships between service providers and beneficiaries to establish how services are delivered, made available and accessible to people experiencing homelessness. Most importantly, interventions can be localized through the infusion of the principles of *Ubuntu* to ensure that responses remain person-centered, beneficiary-targeted, and trauma-informed to holistically address the diverse and specialized needs of women experiencing homelessness. The principles of *Ubuntu* should be the pivot toward more inclusive and sustainable pathways out of homelessness. With specific reference to social work practice, *Ubuntu* theory can guide development across the respective intervention levels: With micro practice, casework forms the foundation and facilitates the transfer of skills required for the client's participation in group work and community development, and at this critical stage social workers begin uncovering the presenting challenges (van Breda & Nyoni, 2023), which encourages the use of individualized interventions, as advocated by the findings.

As the client engages in groupwork, the principle of *Ubuntu* provides a strong foundation for sharing, hospitality, kindness, respect, generosity, empathy, forgiveness and caring. Within this ideological shift, embracing *Ubuntu* can be beneficial for both clients and service providers, as the philosophy teaches the importance of fairness and support, while addressing challenges. In a diverse society, the integration of *Ubuntu* can improve the understanding of individual differences and the value of collective growth toward problem solving (Prinsloo & Wessels, 2023). Transference of these principles is of vital importance for individuals, as they prepare to re-enter society. Social workers also engage in community development, which can benefit from embracing the principles of *Ubuntu* through the promotion of unity and the sharing of resources (Gray & Lombard, 2023). By leveraging these skills, social workers can aid in bridging the practical gaps and facilitate the creation of equitable and accessible infrastructure and services in socially just and inclusive communities (De Beer &

Vally, 2021b).

## LIMITATIONS

Although the study provides valuable insights and a sound foundation for future research, in the interest of transparency, certain limitations should be acknowledged. The relatively small sample size and location specific recruitment employed in the study means that the results cannot be generalized to all women experiencing homelessness across geographies. Since sampling relied on access to shelters and service centers, the realities of those who have not accessed formal services remain underrepresented. Additionally, the use of descriptive, cross-sectional data restricts the ability to capture nuanced personal accounts and long-term trajectories to establish causal links between interrelated variables, such as childhood adversity, pathways into homelessness, crime and victimization.

## CONCLUSION

The study reaffirms that women experiencing homelessness are confronted with unique and layered vulnerabilities that remain obscured within generic, gender-blind systems of policy and practice. The concept of stacked marginality, alongside life course and intersectionality theories, demonstrate how multiple disadvantages - ranging from early exposure to adversity and substance use to criminal justice involvement, social exclusion and constrained access to services - lead to poorer outcomes for women experiencing homelessness. Addressing these complex realities requires the innovative application of dynamic social work interventions, driven by a transdisciplinary support team, guided by intersectional, gender-responsive and individualized approaches that transcend generic interventions to embrace inclusivity, dignity and contextual sensitivity. Without these transformed approaches, women experiencing homelessness will remain systematically marginalized in research, policy and practice, reinforcing cycles of invisibility and disadvantage. To disrupt male-centric trajectories, ongoing research is essential, particularly participatory and longitudinal studies, with mixed method approaches that embrace qualitative and narrative styles of reporting, across larger samples and geographies, to enhance the contextual knowledge base and amplify the voices of women experiencing homelessness.

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