Homelessness in India: Examining the Role of Poverty, Unemployment, Migration and Urbanisation

Abstract

Homelessness remains one of the most pressing yet under-researched socio-economic challenges in India. This study examines the structural and socio-demographic determinants of homelessness across Indian states from 2001 to 2011, drawing on census data and national surveys. Employing fixed-effects panel regression and decomposition analysis, the research identifies key predictors influencing homelessness rates, including poverty, urban and rural unemployment, housing rent, and employment-related migration. While the overall rate of homelessness in India has declined, significant state-level variation persists. Findings reveal that poverty alone explains 45.5% of the variation in homelessness, followed by urban and rural unemployment and high rental costs (34–37%), suggesting strong structural roots. Gender-specific analysis indicates that female homelessness is more affected by urban unemployment and illiteracy, whereas male homelessness is highly influenced by housing affordability and migration. Surprisingly, average rent has a significant impact on male homelessness (47.5%), highlighting affordability crises in urban housing. Control variables such as literacy and the prevalence of single-person households show protective effects, especially for women. The study underscores that homelessness in India is not a consequence of individual failure, but a structural outcome of systemic inequalities. It calls for targeted policies addressing affordable housing, labour market inclusion, and poverty alleviation.

Keywords: Homelessness, India, Poverty, Urbanization, Unemployment, Housing Rent, Gender Disparity, Migration, Panel Regression, Rate Decomposition

Introduction

Homelessness has been an important and widely emerging, and debatable issue in the global context. Homeless populations are the most vulnerable and marginalized sections of society. Due to the lack of permanent housing, the homeless population faces severe deprivation in accessing education, healthcare, and employment while being excluded from government services. The problem is often rooted in poverty, housing affordability, unemployment, migration patterns, mental health, family breakdown, and natural calamities, which affect and increase homelessness. However, the 'New Homelessness' of population resulted from structural problems (such as high unemployment rate, poverty, and higher rent of housing) rather than personal problems (such as mental illness, alcohol, and substance abuse).

With rapid urbanization and a growing population, India has seen significant changes in its homeless demographics. A large section of the population in urban and rural India continues to live in inadequate housing without access to essential services; this includes over 4 million people living in homelessness2 and at least 75 million people living in 'informal settlements'3 in urban areas. The census of 2011 reported an over 1.7 million homeless individuals, with a substantial increase in urban homelessness driven by migration in search of employment. Metro cities like Mumbai and Delhi and states like Uttar Pradesh, Maharashtra, and Rajasthan hold the largest homeless populations. With urbanization rates rising from 27.7% in 2001 to 31.1% in 2011, understanding the factors that drive homelessness is critical.

To understand the root causes of the homeless population, one needs to understand the contributing factors. Homelessness is a complex issue shaped by a combination of factors, including economic disparities, urbanization, and social inequality, as emphasized by Jean Drèze in his extensive research on poverty and deprivation in India (Include citation). This study explores factors such as poverty, unemployment, urbanization, and migration using a state-wise analysis to address the structural issues contributing to homelessness.

Definition of Homelessness

The definition of homelessness varies across countries, depending on social, economic, and cultural contexts. Since the concept of "home" is relative and shaped by historical and community-specific factors, there is no single, universally accepted definition of homelessness. Broadly, homelessness refers to the condition of individuals or households lacking a permanent, safe, secure, and adequate place to live.

In the Indian context, the **Census of India 2011** defines a *houseless household* as one that does not live in a building or census house, but instead resides in the open—on roadsides, pavements, in Hume pipes, under flyovers and staircases, or in places such as places of worship, mandaps, and railway platforms (Census of India, 2011).

Background and Literature Review

Numerous studies have shown that economic disparity, lack of affordable housing, and social exclusion are major contributors to the rise of homelessness, especially in urban areas. Research has consistently revealed that individuals with lower levels of education, unstable incomes, and inadequate access to social services are more likely to experience homelessness (Smith & Jones, 2009; Sharma et al., 2014). In addition, rapid urbanization and migration have put increased pressure on metropolitan areas, exacerbating the homelessness crisis.

In the context of the USA, studies have further explored these contributing factors by examining homelessness through Continuum of Care (CoC)-level measures. For these measures study used data

from various sources to investigate significant predictors of homelessness, including the social safety net, economic factors, housing market dynamics, demographic shifts, and even climate conditions. The findings have helped to clarify the multidimensional nature of homelessness in the U.S. and the interplay of these key factors (Byrne et al., 2014; Bezgrebelna et al., 2021; Byrne et al., 2013; Hanratty, 2017). So this study also explore the contributing factors to homelessness in India.

Demographic and Social Factors Influencing Homelessness

Homelessness is a complex issue shaped by various demographic, social, and structural factors. Research by Nino, Loya, and Cuevas (2009) found that individuals experiencing chronic homelessness often face multiple personal and systemic challenges. According to Cebula and Alexander (2020), people with less education are more likely to be homeless. But as people earn more money and get more education—especially a college degree—the chances of being homeless go down. They also observed that homelessness is less common where there is more freedom in the job market, and more common where people face fewer restrictions like arrest or incarceration showing how economic and legal systems also affect housing stability. Additionally, Lee, Price-Spratlen, and Kanan (2003) highlighted a positive association between the proportion of single-person households and homelessness, suggesting that household composition also matters. Finally, Johnson et al. (2019) demonstrated that homelessness risk often stems from being "the wrong person in the wrong place," as certain marginalized groups—like Indigenous Australians—face heightened vulnerability when housing and labor market conditions are unfavourable. Climate change significantly exacerbates the vulnerabilities of people experiencing homelessness through both direct exposure to extreme weather events and indirect consequences such as migration driven by climate-induced displacement (Kidd et al., 2023). Homeless individuals are disproportionately exposed to temperature extremes and natural hazards, which result in a higher risk of adverse physical and mental health outcomes (Bezgrebelna et al., 2021).

The Role of Urbanization in Homelessness

Urbanization significantly contributes to rising homelessness by encouraging migration from rural to urban areas, often without a corresponding expansion of affordable housing and infrastructure. Rapid urban growth, when coupled with limited employment opportunities and a shortage of affordable housing, results in overcrowding, informal settlements, and intensified competition for limited resources, all of which exacerbate homelessness. In India, the increasing urbanization rate especially in major cities has led to a surge in homeless populations, as individuals migrate in search of better livelihoods but struggle to find accessible and affordable shelter (Batterham et al., 2022).

While it might appear that rural or regional homeless populations are relocating to capital cities, research suggests that this is not the primary driver of urban homelessness. Instead, the issue is deeply rooted in the structural inadequacies of urban planning and policy. Singh and Fatima (2017) further emphasize that while urban areas attract individuals with the promise of economic opportunities, they simultaneously introduce complex challenges related to economic development, demographic shifts, and policymaking.

The Role of Migration in Homelessness

Migration plays a significant role in homelessness both voluntary and involuntary. Hermans et al. (2020) argue that migration should be viewed as a structural cause of homelessness, alongside factors like housing markets and welfare systems, and call for a reassessment of how statistics include or exclude migrant homeless groups. However, Lee et al. (2003) found that metropolises with high mobility rates and better transportation infrastructure also experience higher rates of homelessness. This issue is particularly prevalent in capital cities, where homelessness is rising even though the urban population remains relatively stable. In Oslo, Mostowska (2013) identified three categories of homeless Polish migrants: transient youth, semi-integrated individuals, and those deeply adapted to street life. These migrants often lacked long-term social support and could not return home due to family breakdowns and shame. Similarly, May (2003) found that many homeless men in Brighton and Hove migrated not for shelters, but for job and housing prospects contradicting the "magnet effect" theory. In rural England, Cloke et al. (2003) identified diverse homeless mobilities, such as internal rural movement and transient passage, revealing that rural homelessness is often underrepresented in both policy and visibility. In China, Gong et al. (2025) revealed that many homeless migrants are educated, employed, and married, yet still excluded from urban life due to housing scarcity and social prejudice.

Migration-related homelessness is compounded by systemic and institutional barriers. In Finland, critical life events such as rent hikes or family changes, paired with low income and unfamiliarity with language and social systems, frequently led to homelessness among migrants (Hedayati, N.). In Canada, Kaufman (2022) frames homelessness as a form of systemic expulsion where people are pushed from place to place due to racial, economic, or institutional inequality. Migrant women, as explored by Maycock and Sheridan (2012), face unique vulnerabilities tied to domestic violence, language barriers, and restricted labor access. These structural inequalities intersect with gender and family responsibilities, making it even harder for migrant women to access support. Similarly, Hooijer and Picot (2015); Ahmad and Busch-Geertsema (2024) emphasize that welfare generosity in some countries paradoxically deepens migrant disadvantage, especially when institutional policies block full access to these resources.

Unemployment

Unemployment is the major structural driver of increasing homelessness in both developed and developing countries (Katz, 2017; Kapur, 2024; Bohanon, 1991; Giano et al., 2020; Byrne & Munley, 2013; Fargo & Munley, 2013). The rise of automation and technological change has disproportionately affected low-skilled workers by reducing job opportunities and increasing social vulnerability (Katz, 2017; Crane & Joly, 2014). Moreover, unemployment is not confined to a single demographic, it also affects older adults below retirement age, widening the scope of those at risk (Crane & Joly, 2014). Childhood homelessness also negatively impacts adult employment outcomes, with women more affected by lower education and reliance on welfare, and men by incarceration and school dropout rates (Cobb-Clark & Zhu, 2017). Significantly, even individuals with the employment may still experience the homelessness if their jobs are low-wage and fail to meet basic living standards (Lee et al., 2003).

Poverty

Despite India's decline in poverty since the 1970s, rising inequality after the 1991, economic reforms has exacerbated economic vulnerability for certain populations (Himanshu, 2010). A particularly concerning trend is the increasing number of elderly people living in deep poverty earning less than half the official poverty line (Sermons & Henry, 2010). Study shows that high local poverty levels independently drive up homelessness rates, confirming poverty as a key structural factor (Panagariya & Mukim, 2014; Panagariya & More, 2021). Hanratty (2017) observes that deep poverty now has a stronger effect on homelessness, especially among children and highly mobile populations. Additionally, poverty's impact is more pronounced in states with right-to-shelter laws, suggesting that limited shelter availability can dampen economic responses to homelessness (Ji, 2006; Hanratty, 2017). Theories of poverty and social welfare offer valuable perspectives for understanding homelessness by shifting focus from individual blame to broader systemic failings (Becker, 1997; Jordan, 1996; Williams & Pillinger, 1996). Furthermore, poverty and substance use disorders interact to significantly increase the risk of first-time homelessness. Thompson et al. (2013) found that both poverty and alcohol or drug use independently and jointly elevate this risk, underscoring the need for holistic interventions that consider both economic and behavioural health factors.

Housing Condition

The functioning of housing markets significantly influences homelessness. Median rent levels consistently emerge as a dominant predictor of metro homelessness rates (Lee, Price-Spratlen, & Kanan, 2003; Cebula & Alexander, 2020). Findings from Hanratty (2017), based on HUD's point-in-time counts (2007–2014), reveal that while several factors (rental housing share, poverty rate) initially show positive associations with homelessness, median rent remains the only consistent factor when area-fixed

effects are accounted for. A well-functioning housing system should, in principle, eliminate homelessness. However, homelessness often reflects systemic unaffordability—especially for the lowest-income groups—due to rising housing costs, insufficient affordable housing, and failing social safety nets (Sandhu, 2000; Glynn & Fox, 2019; Sermons & Henry, 2010). Affordability challenges are compounded in urban areas where economic pressures have pushed rental costs beyond the reach of many. Quigley & Raphael (2001) emphasize that a surge in demand for low-end housing without corresponding increases in supply intensifies homelessness.

India faces a substantial urban housing shortage, historically estimated at 18.78 million units, including obsolescent homes and homeless households (TG-12 Report, 2012–2017)[1]. States like Uttar Pradesh, Maharashtra, and West Bengal face the most acute shortages (Sengupta et al., 2022). As the urban population is projected to double by 2050 (UN, 2019), the estimated housing requirement stood at 29 million units in 2018, highlighting the need for urgent intervention. Roy (2020) notes that from the early 2000s to 2007, India's housing policy began shifting towards addressing needs of the middle-income group, LIG, and EWS, yet availability remains far below demand.

High rental costs are strongly linked to increased homelessness. Glynn and Fox (2019) found that this relationship is especially pronounced in cities like New York, Los Angeles, Washington D.C., and Seattle. Gentrification and urban redevelopment often lead to the demolition or conversion of low-income housing and rising rents, while public housing availability declines (Crane & Joly, 2014; Katz, 2017).

[1] The Report of the Technical Group on Urban Housing Shortage (TG-12) was a key document commissioned by India's Ministry of Housing and Urban Poverty Alleviation for the 12th Five Year Plan (2012-2017). It estimated an urban housing shortage of 18.78 million units, primarily affecting Economically Weaker Sections and Lower Income Groups, and has significantly influenced subsequent housing policies in India.

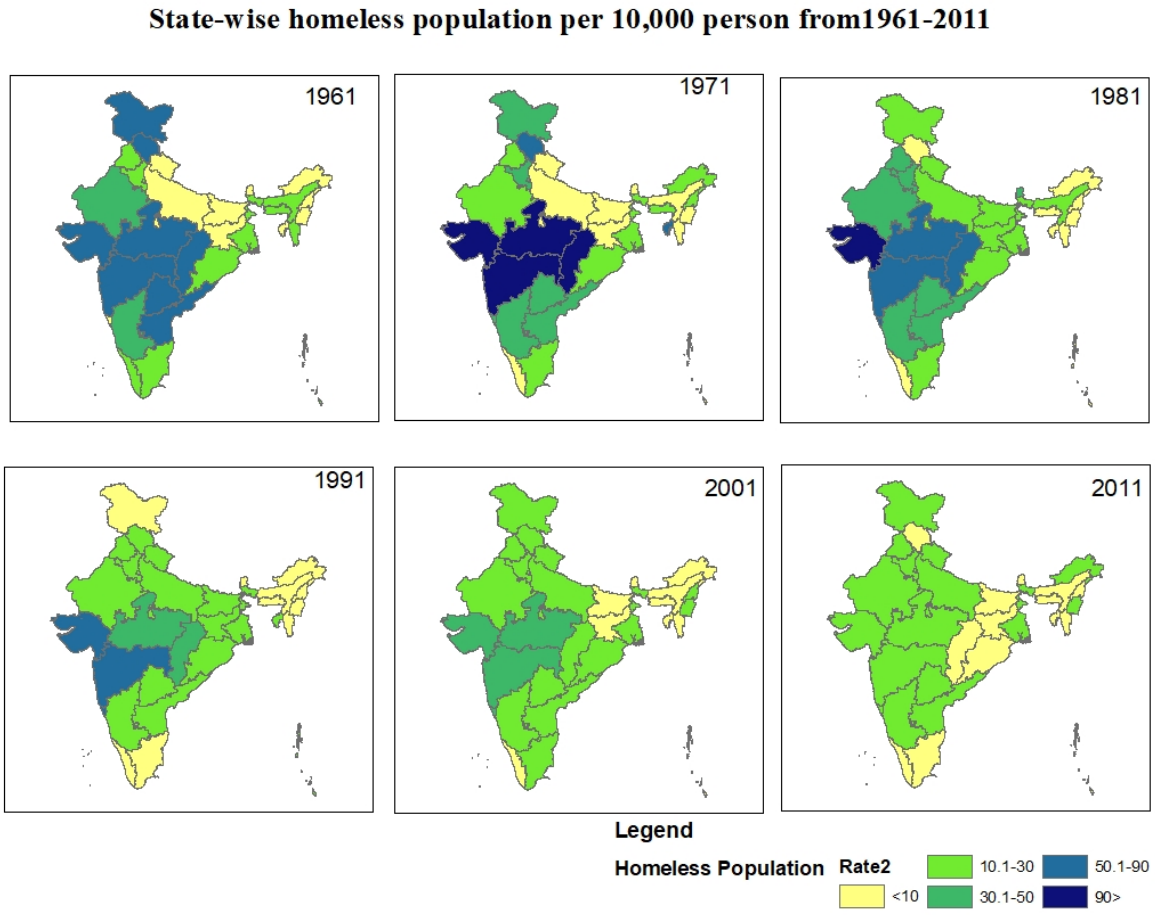
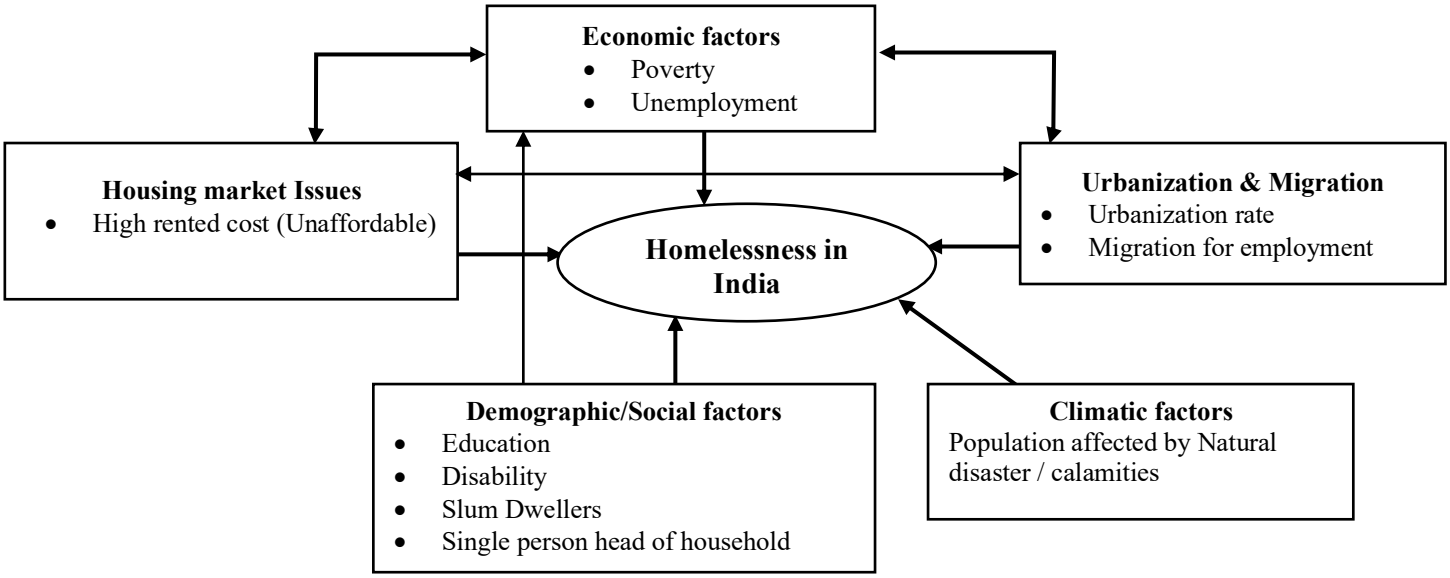


Figure 1 shows the state-wise maps of the homeless population per 10,000 individuals from 1961 to 2011, clearly indicating a falling trend in homelessness across India over five decades. In the early years, specifically 1971 and 1981, some central and eastern states, including Bihar, Uttar Pradesh, and Madhya Pradesh, experienced extremely high rates of homelessness (over 90 per 10,000), as denoted by dark blue tones. Southern and Western states indicated moderate to high rates. But there was a significant reduction that began in 1991, as fewer states were classified as high-rate. As indicated in yellow, the majority of states had dropped homeless rates to less than 30 per person by 2001 and, more importantly, to less than 10 in 2011.

Fig.2. Conceptual Framework



Method and materials

Data sources and variables

The data for this is compiled and analyzed by using macro level data from the various government sources at the state level across India. A total of 28 states and 6 Union territories have been studied across India[2]. For the empirical analysis, the state-level houseless population has been drawn from the census of India from 1961 to 2011, conducted by the Registrar General of India every 10 years (Office of Registrar General of India, 1961-2011). Consequently, variables are compiled for the latest two Census—2001 and 2011. The homelessness rate (number of homeless people per 10,000 general population) for both genders (male and female homeless rate) is extracted from the census of India.

Employment-Related Migration Rate, Rate of Urbanization , Literacy Rate, Single-Person Households, Disabled Population Share, and Slum population share were extracted from the census of India for 2001 and 2011(Office of Registrar General of India, 2001-2011). The average expenditure for rented households and unemployment-related data taken from NSS 55th (1999-01) & 68Th round (2011-12) (NSSO). Poverty ratio taken from Niti Ayog 2001 & 2011 (Niti Ayog, NFHS 2004-05 & 2015-16), Affected population by disaster in India extracted data from Disaster Management Division of the Ministry of Home Affairs, Government of India (2004 & 2011) (Indiastat).

For this study, we construct our principal dependent variable, the homeless population rate (both male and female); the predictor variables are poverty ratio, unemployment rate, Employment-Related

[2] The states include are Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Punjab, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand, West Bengal. and the UTs are Andaman & Nicobar Islands, Chandigarh, Dadra & Nagar Haveli, Daman & Diu, NCT OF Delhi, Pondicherry.

Migration Rate, Rate of Urbanization and Average housing rent,. The control variables are Literacy Rate, Single-Person Households, Disabled Population Share, Slum population share, and Population Affected by Disaster.

Empirical strategy

Panel Regression Model

The study uses state-level panel data and estimated Fixed effects regression models to empirically test the hypothesis. Hausman test was applied to decide between fixed or random effects regression models, with the null hypothesis that the preferred model is random effects vs. fixed effects. The mathematical equation for the panel data fixed effect regression model is:

$$y_{it} = \beta_0 + \alpha_i + \beta_1 x_{1,it} + \beta_2 x_{2,i} + \epsilon_{it}$$

$$HomelessPopulation_{it} = \beta_0 + \alpha_i + \beta_1\ PovertyRatio_{it} + \beta_2\ UrbanizationRate_{it} + \beta_3\ EmploymentMigration_{it} + \beta_4\ UrbanUnemployment_{it} + \beta_5\ RuralUnemployment_{it} + \beta_6\ AverageHousingRent_{it} + (u_i + u_{it})$$

Where Homeless Population is the dependent variable representing the homeless population in the state i at time t. α is the intercept. β1, β2,…,β8 are the coefficients to be estimated for the independent variables. u_i (i=1….n) is the random effect that captures the unobserved heterogeneity across states that is constant over time t.

Rate Decomposition Model

The study uses a rate decomposition method to assess the relative contributions of various factors, such as urbanization, migration, poverty, unemployment, average rent of houses, literacy and slum dwellers, to changes in the homelessness rate across Indian states. The rate decomposition method breaks down the total change in the homelessness rate over time into the contributions of individual explanatory variables, allowing us to understand which factors drive homelessness trends the most.

The decomposition formula is used to quantify how much of the change in the homelessness rate between two time periods can be attributed to changes in each of the key factors.

The mathematical equation for the rate decomposition model is:

$$\Delta Y = (X1,2011 - X1,2001)\ \beta1 + (X2,2011 - X2,2001)\ \beta2 + (X3,2011 - X3,2001)\ \beta3 + \ldots + \epsilon$$

Where ΔY represents the total change in the homelessness rate between two periods (2001 and 2011). X1,2011 & X1, 2001 represent the values of the first explanatory variable (e.g., Urbanization Rate) in the new and old periods, respectively. β1, β2, β3,…are the coefficients estimated from the regression analysis for each factor. The terms (X1, 2011−X1, 2001) represent the changes in the explanatory variables over time. The sum of these contributions provides the overall change in the homelessness rate, while ϵ\epsilonϵ accounts for the unexplained variance.

Table 1. Description of the variables

Variables		Description	Data Source
Homeless Population	Homeless Rate	Homeless persons per 10,000 residents	Census of India (1961 to 2011)
	Male & Female homeless population rate	Male & Female homeless rate (10,000 per general population)	Census of India (1961 to 2011)
Demographic Composition	Literacy Rate	Literacy Rates Estimated on the basis of population age 7 years and above.	Census of India (2001 & 2011)
	Single-Person Households	Percentage of single-person households	Census of India (2001 & 2011)
	Disabled Population Share	Percentage of disabled population share	Census of India (2001 & 2011)
	Slum population share	Percentage of population living in slum	Census of India (2001 & 2011)
Migration	Employment-Related Migration Rate	Migration for employment reason	Census of India (2001 & 2011)
Urbanisation	Rate of Urbanization	Percentage of total population living in urban areas	Census of India (2001 & 2011)
Poverty ratio	Multidimensional Poverty Index (MPI)	Percentage of population identified as multidimensionally poor	NITI Ayog (NFHS 2004-05 & 2015-16)
Economic Conditions	Urban Unemployment Rate	Percentage of people not in the labor force in urban areas	NSS 55th (1999-01) & 68th round (2011-12)
	Rural Unemployment Rate	Percentage of people not in the labor force in rural areas	
Housing Market	Average housing rent	Monthly rental value (actual or imputed) paid or payable by a household for residential accommodation	NSS 55th (1999-01) & 68Th round (2011-12)
Natural Disaster	Population Affected by Disaster	Affected population due to natural disaster including Cyclonic wind, flood, flash flood, landslide, heavy rains, and cyclone	Disaster Management Division of the Ministry of Home Affairs, Government of India (2004 & 2011)

Table 1, provides detailed descriptions of the variables and their data sources. The primary dependent variable is the homelessness rate, segregated by gender. The explanatory variables include demographic characteristics (such as literacy rate, single-person households, and the percentage of the disabled population), economic indicators (like unemployment rates, average rent of houses, migration patterns, and urbanisation rates), as well as environmental vulnerability. For all these variables, the data were collected from various sources, such as the Census of India, NSS rounds, and government bodies such as NITI Aayog.

Table 2. Descriptive statistics

Variables	Total (N=136)				Male (N=68)				Female (N=68)			
	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
Homelessness Rate	16.5	13.5	1.4	67.7	19.2	15.9	1.5	73.7	13.5	12.6	0.4	68.2
Employment-Related Migration Rate	13.9	38.4	-14.7	234.3	23.3	63.4	-27.3	365	1.8	4.1	-1.4	23
Urban Unemployment Rate	35.9	42	0	252	31.2	27.3	0	191	55	90	0	564
Rural Unemployment Rate	17	25.4	0	151	31.2	27.3	0	191	55	90	0	564
Poverty Ratio	14.3	12.1	0	44.9	-	-	-	-	-	-	-	-
Literacy Rate	73.5	10.1	47.5	94	81.2	8	60.3	96.1	65.1	13.1	33.6	92.1
Disabled Population Share	2.1	0.5	0.9	3.8	2.3	0.6	0.9	4	1.9	0.5	0.9	3.5
Single person households	4.4	1.7	1.2	8.9	-	-	-	-	-	-	-	-
Slum Population Share	12.6	9.3	0	36.1	-	-	-	-	-	-	-	-
Rate of Urbanization	34.5	20.6	9.8	97.5	-	-	-	-	-	-	-	-
Average housing rent	853.2	635.2	0	2662.9	-	-	-	-	-	-	-	-
Affected population by disaster	7	30.3	0	213.5	-	-	-	-	-	-	-	-

Notes: SD., Standard Deviation

Table 2 Table 2 demonstrates the summary statistics for the dependent and explanatory variables across 136 observations. The total homeless population mean was at 16.5 per 10,000 individuals, with classifying the gender wise shows a higher rate in males was at 19.2, compared to females at 13.5. The dominance of the male workforce is considerably higher. The structural gender disparities in labour access are very high in the rural-urban unemployment, which is higher in females than in males. Literacy rates also show a gender gap, with male literacy at 81.2% compared to 65.1% for females. The wide variation has been shown in the slum population share, average rent, and urbanisation rate.

Table 3: Fixed effect regression estimates: the relationship between Homeless Rate and independent variables

VARIABLES	**Model 1**	**Model 2**	**Model 3**	**Model 4**	**Model 5**	**Model 6**	**Model 7**
Main Predictor Variables							
Poverty Ratio	0.185***	0.179***	0.314***	0.119	0.142		0.0985
	(-0.0578)	(-0.0572)	(-0.0791)	(-0.0795)	(-0.0988)		(-0.0845)
Rate of Urbanization				-0.901***	-0.889***		
				(-0.129)	(-0.139)		
Employment Migration		-0.191***					-0.176***
		(-0.0272)					(-0.0227)
Urban Unemployment			0.0480***		0.0712***	0.0732***	0.0496***
			(-0.0172)		(-0.0153)	(-0.0254)	(-0.0149)
Rural Unemployment				0.114***			
				(-0.035)			
Average Housing rent					-0.000148	-0.00195*	-0.00384***
					(-0.00135)	(-0.00115)	(-0.00117)
Controlled Variables							
Literacy Rate						-0.705***	
						(-0.232)	
Single-Person Household						-3.950***	-2.394**
						(-1.234)	(-1.08)
Disability						1.431	-2.5
						(-2.642)	(-2.094)
Slum Dweller						-0.162	-0.301**
						(-0.167)	(-0.13)

Population Affected by Disaster							-0.00342
							(-0.0111)
Constant	13.88***	16.63***	10.32***	44.02***	42.73***	83.75***	38.53***
	(-0.826)	(-0.909)	(-1.617)	(-4.831)	(-5.011)	(-16.23)	(-6.223)
Num. obs.	136	136	136	136	136	136	136
R^2	0.049	0.478	0.087	0.569	0.578	0.425	0.607
Number of ID	68	68	68	68	68	68	68

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 3. shows the fixed effects panel regression models estimate the effect of the main predictor variables on the homeless population rate. A one-unit increase in the Poverty Ratio is associated with a significant increase in the homelessness rate by 0.179 in model 2 to 0.314 units in model 3, which explains the higher poverty leads to more homelessness. With the highly speed up of urbanization rate in India, the rate of urbanization has negatively effect of the homeless population in model 4, and rural unemployment rates have significant positive effects, indicating that a one-unit rise increases homelessness by 0.114 units. Incorporating the urban employment rate in model 5 signifies that a one-unit increase raises homelessness by 0.048. Average housing rent has a significant negative association in Models 6 and 7, with a small but consistent reduction in homelessness (up to 0.00384 units) for each unit increase in rent, which may reflect housing affordability linked to economic capacity in more developed regions. By adding the control variables, poverty ratios is insignificant, however, higher literacy rates and the prevalence of single-person households are associated with lower homelessness.

Table 4: Fixed effect regression estimates: the relationship between Male Homeless Rate and independent variables

VARIABLES	**Model 1**	**Model 2**	**Model 3**	**Model 4**	**Model 5**	**Model 6**	**Model 7**
Main Predictor Variables							
Poverty Ratio	0.212**	0.200**	0.378***	0.0767	0.0971		0.0993
	(-0.089)	(-0.0883)	(-0.119)	(-0.113)	(-0.163)		(-0.141)
Rate of Urbanization				-0.967***	-0.987***		-0.964***
				(-0.223)	(-0.219)		(-0.215)
Employment Migration		-0.142***					
		(-0.0228)					
Urban Unemployment			0.124			0.132	0.106
			(-0.0785)			(-0.0876)	(-0.0631)
Rural Unemployment				0.104*	0.103*		
				-0.0602	(-0.0598)		
Average Housing rent					0.00058	-0.00315	-0.000167
					(-0.00285)	(-0.00204)	(-0.00228)
Controlled Variables							
Literacy Rate						-0.745*	
						(-0.399)	
Single-Person Household						-4.863*	-1.872
						(-2.404)	(-1.763)
Disability						0.586	-2.643
						(-3.937)	(-1.907)

Slum Dweller						-0.294	-0.0188
						(-0.273)	(-0.251)
Population Affected by Disaster							0.0118
							(-0.0168)
Constant	16.20***	19.67***	9.955**	49.74***	49.66***	101.9***	62.24***
	(-1.271)	(-1.386)	(-3.777)	(-8.197)	(-8.197)	(-32.28)	(-12.01)
Num. obs.	68	68	68	68	68	68	68
R^2	0.05	0.502	0.131	0.531	0.533	0.402	0.615
Number of ID	34	34	34		34	34	34

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 4, shows several important determinants of the male homelessness. Higher poverty levels within a state are a significant source of homelessness, as evidenced by the 0.212 unit increase in the homelessness rate in Model 1, 0.200 unit increase in Model 2, and 0.378 unit increase in Model 3 for every unit increase in the poverty ratio. States with better infrastructure or housing options that reduce homelessness may have states with a higher rate of urbanisation, since a one-unit increase in the rate of urbanisation reduces the homelessness rate by 0.967 units (Model 4), 0.987 units (Model 5), and 0.964 units (Model 7). With a 1-unit increase leading to a 0.142 unit reduction in homelessness (Model 1), migration for employment also has a negative and significant influence. Among control variables, rural unemployment is positively associated with male homelessness, while higher literacy rates and single-person households reduce it. The effect sizes for literacy and household structure are larger than in the total population model, highlighting the importance of these factors for men.

Table 5: Fixed effect regression estimates: the relationship between Female Homeless Rate and independent variables

VARIABLES	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7
Main Predictor Variables							
Poverty Ratio	0.155*	0.185**	0.240**	0.104	0.129		0.0839
	(-0.0776)	(-0.0801)	(-0.101)	(-0.106)	(-0.132)		(-0.118)
Rate of Urbanization				-0.756***	-0.777***		-0.707***
				(-0.193)	(-0.21)		(-0.197)
Employment Migration		-1.392***					
		(-0.355)					
Urban Unemployment			0.0140**			0.0300**	0.0228***
			(-0.00641)			(-0.0114)	(-0.00772)
Rural Unemployment				0.0651***	0.0668***		
				(-0.0201)	(-0.022)		
Average Housing rent					0.00058	-0.00123	-0.000589
					(-0.00158)	(-0.00151)	(-0.00113)
Controlled variables							
Literacy Rate						-0.562*	
						(-0.279)	
Single-Person Household						-2.743**	-1.486
						(-1.221)	(-1.15)
Disability						2.771	-0.793
						(-3.259)	(-2.078)
Slum Dweller						-0.0315	0.0565
						(-0.209)	(-0.179)
Population Affected by Disaster							0.00459

							(-0.0115)
Constant	11.25***	13.28***	9.279***	36.89***	36.77***	56.69***	43.17***
	(-1.108)	(-1.309)	(-1.724)	(-7.167)	(-7.22)	(-15.77)	(-10.49)
Num. obs.	68	68	68	68	68	68	68
R^2	0.046	0.355	0.067	0.524	0.526	0.437	0.548
Number of id	34	34	34	34	34	34	34

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 5 shows the fixed effects panel regression analysis for female homelessness. For female homelessness, poverty ratio remains a significant driver, with coefficients between 0.155 and 0.240. Urbanization has a consistently negative effect, while both urban and rural unemployment show significant positive associations. Employment-related migration has a large negative effect on female homelessness, suggesting that economic migration may help women escape housing precarity when adequate support systems exist. Among control variables, literacy and single-person households again show significant protective effects, with larger impacts compared to male models, indicating the pronounced vulnerability of women in low-literacy, complex household contexts.

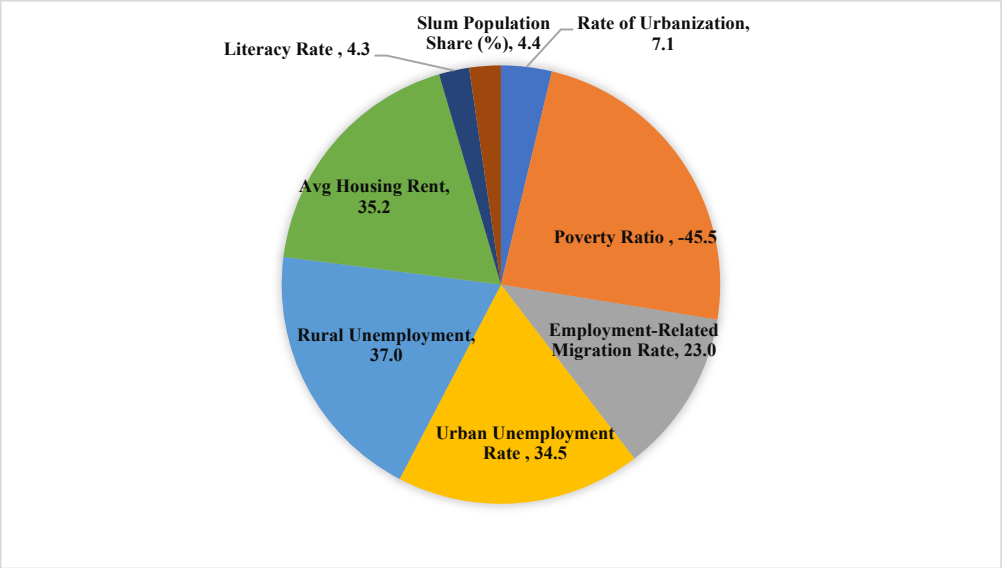


Figure 2. Decomposition of Factors Contributing to Homelessness

Figure 2 displays a rate decomposition of the relative contributions of structural and socio-economic variables to homelessness. Multidimensional poverty emerges as the dominant factor, accounting for 45.5% of the variation. Rural and urban unemployment, along with housing rent, contribute approximately 34% to 37%, indicating the importance of economic precarity in shaping homelessness. Employment-related migration accounts for 23.0%, suggesting mixed effects depending on context. Lesser but still notable contributions come from urbanization (7.1%), slum population share (4.4%), and literacy rate (4.3%). These findings underscore that homelessness in India is multifactorial, with poverty, labor market exclusion, and unaffordable housing being key drivers.

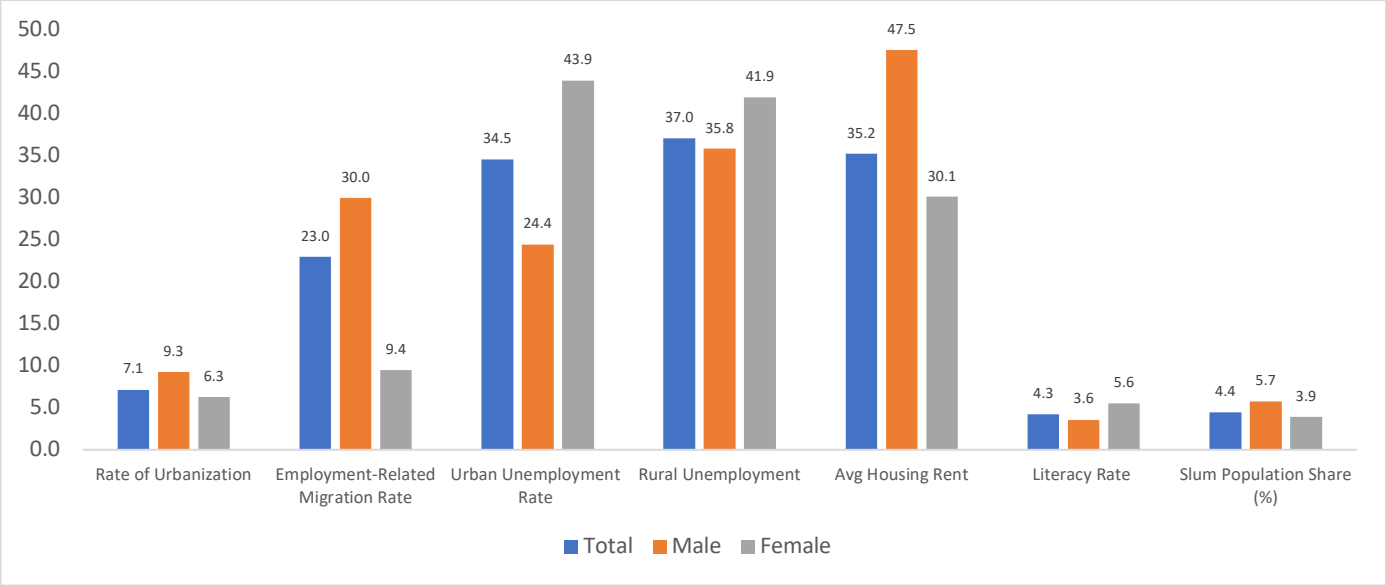


Figure 3. Gender wise decomposition of Factors Contributing to Homelessness

Figure 3 illustrates the gender-wise decomposition factors contributing to homelessness. Average housing rent is the most significant factor, especially for males (47.5%) compared to females (30.1%) and the total population (35.2%), highlighting the impact of unaffordable housing. Urban and rural unemployment are also critical, with female urban unemployment reaching 43.9%—much higher than males (24.4%)—and rural unemployment also higher among females (41.9%) than males (35.8%). Employment-related migration is notably high among males (30.0%) but low among females (9.4%), indicating gendered labour mobility. Other factors like urbanization (7.1% overall), slum population share (4.4%), and literacy rate (4.3%) contribute less but remain relevant.

Discussion and Conclusion

The findings of this study highlight the deeply structural nature of homelessness in India. Poverty, unemployment, and unaffordable rent are consistent predictors across models, with poverty emerging as the most influential factor. The rate decomposition results reveal that structural economic forces, not individual behavior or pathology, are the dominant contributors to homelessness. Notably, the decline in overall homelessness from 1961 to 2011 masks persistent disparities across states, especially in urban centers where housing markets and migration patterns are changing rapidly. This supports the argument that urbanization without corresponding expansion in affordable housing exacerbates housing precarity.

The gender-wise regression and decomposition analysis further illustrates differentiated vulnerabilities. Women are more affected by unemployment and literacy, while men are significantly impacted by rising rents and employment-related migration. This suggests that policy solutions must be intersectional, taking into account gender-specific dynamics, especially in urban labor and housing markets. The declining trend in female homelessness may reflect broader social support systems for women, but the increasing rates among working-age men indicate a lack of access to stable housing even for economically active individuals. The negative correlation between literacy and homelessness across both genders suggests that long-term investments in education can be a preventive measure.

In conclusion, homelessness in India is not merely a symptom of poverty but a reflection of deeper socio-economic inequality and policy neglect. To address homelessness effectively, it is essential to improve housing affordability,

expand inclusive urban planning, and enhance employment opportunities, particularly for marginalized groups. Policymakers must move beyond temporary shelters toward comprehensive housing rights and support systems.

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2. Estimate by HLRN based on an extrapolation of Census of India 2011 data. Census 2011 recorded that over 17 per cent of the urban population or almost 14 million households live in inadequate settlements without access to basic services. Census 2011 also revealed that 36 per cent of households in such settlements do not have basic facilities of electricity, tap water, and sanitation within house premises.

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