

Chronic Homelessness as a Stress Ecology: Economic Scarcity and the Reorganization of Agency

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Background: What We Know

Chronic homelessness represents one of the most extreme manifestations of cumulative social exclusion. It is not merely the absence of housing, but the prolonged exposure to multidimensional deprivation.

International evidence consistently documents:

- Elevated psychiatric prevalence
- Severe physical morbidity
- Accelerated mortality
- Profound functional deterioration

However, most of this literature has centered on diagnostic categories and comorbidity rates, emphasizing psychopathology as the primary explanatory axis.

This diagnostic focus, while important, risks obscuring a deeper question:

What happens to psychological systems under prolonged exposure to structural instability?



The Problem with Current Frameworks

Two dominant explanatory models prevail:

- Psychiatric vulnerability models
- Structural housing deficit models

While both provide valuable insights, they often operate in parallel rather than in integration.

Missing from many analyses is a systematic examination of how:

- Chronic economic stress
- Persistent environmental threat
- Institutional instability
- Repeated failed exit attempts

progressively reorganize motivation, cognition, and temporality over time.



Central Research Question

Rather than asking:

“What disorders are prevalent among people experiencing homelessness?”

This model asks:

What happens to motivational, emotional, cognitive, and temporal systems when a person lives for years under conditions of extreme economic instability and environmental unpredictability?



Core Theoretical Proposition

Chronic homelessness runs as a **multidimensional stress ecology**.

Within this ecology:

- Environmental threat
- Economic scarcity
- Institutional exclusion
- Social fragmentation

converge and persist over time.

Economic stress functions as a transversal organizing mechanism that restructures:

- Motivation
- Emotion regulation
- Executive functioning
- Time perception

These recalibrations sustain short-term survival but constrain long-term exit trajectories.



Theoretical Integration Strategy

This article develops a theoretically grounded integrative framework based on interdisciplinary evidence from:

- Chronic stress and allostatic load research
- Behavioral economics and scarcity theory
- Trauma and complex PTSD literature
- Homelessness scholarship

Rather than conducting a systematic review, the model synthesizes empirical findings to construct a structural-adaptive explanatory framework.

The focus is on chronic and unsheltered trajectories, where stress exposure is prolonged and cumulative.



Six Interrelated Adaptive Processes

The model identifies six core psychological processes:

1. Apathy and anhedonia as affective economies
2. Learned hopelessness
3. Low-engagement emotion regulation
4. Decision fatigue
5. Intolerance of uncertainty and short-term orientation
6. Temporal contraction – the “continuous present”

These processes do not operate independently.

They form a coherent, mutually reinforcing adaptive configuration.



Apathy and Anhedonia as Affective Economies

Traditionally conceptualized as depressive symptoms, apathy and anhedonia may instead function as adaptive recalibrations under conditions of chronic frustration.

In prolonged street contexts:

- Effort–reward contingencies are weak
- Institutional rejection is frequent
- Attempts at change often fail

Motivational downregulation may therefore protect against repeated psychological depletion.

Anhedonia may reflect reduced anticipatory reward sensitivity under sustained economic strain.

Function: Reduce emotional investment in systematically frustrated expectations.

Cost: Constrain relational engagement, help-seeking, and long-term planning.



Learned Hopelessness

Repeated failed exit attempts contribute to perceived uncontrollability.

In chronic trajectories:

- Negative expectancy schemas consolidate
- Initiative diminishes
- Behavioral exploration decreases

Hopelessness can function as a cognitive recalibration strategy:

By lowering expectations, individuals reduce the emotional cost of renewed disappointment.

However, over time, this adaptive strategy restricts perceived agency and engagement with services requiring sustained effort.



Emotion Regulation Under Persistent Threat

Street life involves sustained exposure to:

- Violence
- Physical insecurity
- Institutional unpredictability

Under chronic threat, emotional activation systems remain persistently elevated.

Low-engagement regulatory strategies emerge:

- Emotional numbing
- Suppression
- Dissociation

Function:

Buffer physiological overload and hypervigilance.

Cost:

Reduced regulatory flexibility and diminished emotional integration.

Emotion regulation becomes survival-oriented rather than growth-oriented.



Decision Fatigue

Daily survival in homelessness requires constant decision-making:

- Where to sleep
- How to secure safety
- How to manage scarce resources
- When to seek institutional support

Under chronic scarcity, cognitive bandwidth is depleted.
Decision fatigue becomes structural, not episodic.

Simplified and low cognitive-cost decisions conserve limited executive resources.
However, this depletion impairs complex planning and future-oriented decision-making.



Intolerance of Uncertainty & Short-Term Orientation

Structural unpredictability reduces tolerance for uncertainty.

Future rewards often lack credibility.

Short-term decisions, therefore, are not irrational; they are ecologically coherent.

Preference for immediate outcomes reflects adaptive recalibration under conditions where:

- Delayed rewards are unreliable
- Institutional promises frequently fail
- Planning is structurally obstructed

Immediate survival becomes the dominant organizing principle.



Temporal Contraction: The Continuous Present

Prolonged exposure to threat alters subjective time perception.

Observed patterns include:

- Temporal horizon contraction
- Reduced future orientation
- Intensified present focus

The “continuous present” reduces anticipatory distress and chronic frustration.

However, it weakens narrative reconstruction and long-term life-project formation.

Temporal reorganization is central to understanding restricted agency in chronic homelessness.



Integrated Adaptive Configuration

These six processes interact dynamically:

Economic scarcity

- Cognitive depletion
- Motivational downregulation
- Present-focused temporality
- Restricted perceived control
- Reinforced short-term coping

Together, they form a coherent survival-oriented coping system.
Not dysfunction.

Contextually adaptive reorganization.



Chronic vs. Intermittent Trajectories

Duration matters.

Chronic trajectories are associated with:

- Stronger hopelessness
- Greater regulatory rigidity
- More pronounced temporal contraction

Intermittent trajectories may preserve:

- Partial perceived control
- Residual future orientation
- Greater motivational flexibility

Institutional context plays a crucial role in shaping these differences.



Theoretical Contributions

This model contributes by:

- Reinterpreting commonly pathologized behaviors as structural adaptations
- Integrating economic stress as a central psychological determinant
- Bridging behavioral economics and trauma research within homelessness studies
- Introducing temporal contraction as a key mechanism linking scarcity and agency

It shifts the lens from deficit-based models toward ecology-based adaptation.



Conclusions

Chronic homelessness must be understood as a stress ecology.

Psychological coping processes are structured adaptations to:

- Extreme economic scarcity
- Environmental threat
- Institutional instability

Recognizing their adaptive logic does not romanticize suffering.

It clarifies why interventions fail when structural stress remains unaddressed.

To restore agency, stability must precede expectation.





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