

# Risks and Assets for Homelessness Prevention

## A Literature Review for The Calgary Homeless Foundation

### Executive Summary

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Calgary  
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## Executive Summary

Homelessness has become an all-too pervasive and visible problem in Canada. It has spread from large urban centres to rural, northern and remote communities. While a number of programs have been developed to address the needs of the homeless in the hope of re-housing them, a large population of those at risk of homelessness receive little attention until their needs become dire. There are both societal and individual costs to be borne when this occurs.

Preventing homelessness has the potential to save countless individuals from the misery of life on the streets. However, with the major effort focusing on assisting those that become homeless, where does one start to prevent this significant social ill? The few authors who have written about prevention provide no clear answers, but raise the importance of prevention as a focus (Burt, Pearson & Montgomery, 2007, US; Moses, Kresky-Wolf, Bassuk & Brounstein, 2007, US; Wireman, 2007, US). One key question is how to define the population of those at risk of becoming homeless.

This literature review summarizes research, particularly published studies from the past decade or so, that focus on the risk factors, predictors and pathways in and out of homelessness. Unpublished research reports from reputable organization, especially Canadian ones, are also included. Our primary focus is on factors that differentiate those that have become absolutely homeless from those that are on the cusp of homelessness, either being relatively homeless, or living in hidden homelessness. As such, the analysis focuses particularly on studies that differentiate between these groups. Notably, in comparison to relatively vast numbers of articles that describe the characteristics of the homeless, relatively few differentiate factors between housed and non-housed individuals.

We also searched for articles on resilience and protective factors, again finding relatively few. A final focus of the literature review was studies on the pathways in and out of homelessness. Although the pathways into becoming homeless are clearly relevant, studies on the pathways out of homeless are, by definition, looking at individuals that are already homeless. While some identify characteristics of individuals that contribute to a short homeless experience, others focus on program attributes, a topic that, while interesting, is beyond the scope of this paper.

This analysis identifies the assets and resiliencies of those from vulnerable populations who do not become homeless, and highlights protective factors or strategies that could prevent a journey into homelessness. These assets and protective factors form the core of a screening tool that can be used to identify vulnerability to homelessness in at-risk populations, but those not yet experiencing homelessness, in the hope of providing early interventions. The document presents research first on structural factors that have been causally linked to homelessness and then on individual factors – protective and risk - that affect homeless individuals across the life-span.



## Draft Homelessness Asset and Risk Screening Tool (HART)

One of the major goals of this project was to develop a tool that would serve to assess individuals at risk of homelessness, but who had not yet been homeless. Several organizations have developed measures for assessing issues in individuals that are already homeless. These assessment tools tend to provide detailed information about a number of aspects of the lives of individuals who are homeless in the hope of providing the most appropriate interventions. A prime example is the Vulnerability Index™ or Assessment Tool (O'Connell) developed to guide housing placements and to identify homeless individuals at most risk of dying.

In contrast, risk assessment measures are often developed for broad populations, composed of individuals who are not seeking services and may not, in fact, identify as having the problem on which the scale focuses on. As such, they are typically short, from 20 to 30 items. The purpose is to identify factors that predict the development of problems in the future. If the individual has already developed or experienced the issue, a more in-depth assessment tool such as that previously mentioned is more appropriate. For example, a screening tool would rarely ask for specifics such as level of income. In contrast, in a screening tool, the issue is whether the income is sufficient to pay for adequate housing.

Further, however, because risk assessment measures are intended to predict the occurrence of a problem in future, they must establish predictive validity, the focus of the next phase of the project. The attached scale was based on the previously described in-depth literature review that examined studies that differentiated homeless from non-homeless individuals. It constitutes a compendium of issues that have been found to differentiate “at-risk but housed” from homeless groups. However, since the studies are from around the world, the relevance of each factor for Calgary/Alberta populations needs to be tested. In fact, the tool would need to be validated in each centre in which it is used to assess that the variables are valid for that location. These testings will provide construct validity for the tool for each locale.

This presentation of protective and risk factors that could be used to identify individuals at-risk for homelessness is unique. We found no other literature that had attempted to identify those with protective and risk factors of individuals who might become homeless in the future. It emerges from an in-depth literature review of research primarily from the past decade or so. As has been mentioned throughout, although there is a vast literature on homelessness, we found relatively few studies that compared populations at risk for homelessness to those who has lost their housing at some point.



