Getting Sorted Out in East London: Vulnerability and Resilience of Homeless Ex-Servicemen

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❯ **Abstract_**_This study explores homeless veterans' past and present lives while paying close attention to their family and friend interactions. Men who were homeless (n=37) in the United Kingdom (UK) and residing in a shelter focused on ex-Servicemen were interviewed to explore their experiences of stress and resilience. Data were collected using in-depth interviews focused on past experiences with adversity, present experiences of homelessness, and current social connections. Themes of vulnerability and resilience emerged from the thematic analysis. Vulnerability themes included early life adversity, adversity in adulthood, mental and physical health difficulties, and experiences of homelessness. Resilience themes included positive outlook, perseverance, looking to the future, and formal and informal support networks. The findings highlight the significance of accounting for both vulnerability and resilience when trying to understand the lives of people who are homeless. Ultimately, the consideration of both vulnerability and resilience effectively informs interventions which may lead to moving veterans who are homeless from social exclusion to social inclusion._

❯ **Keywords_** _Homelessness, vulnerability, resilience, veterans, family stress theory_

Introduction

Understanding homelessness is a complex endeavour, and unpacking homelessness includes investigating causes of homelessness, everyday life experiences of living without a permanent home, consequences of homelessness, or preventative factors. A core element of understanding and addressing the needs of people without permanent housing should involve a framework considering both vulnerabilities and strengths present in people's lives. A stress and resilience lens suggests that people who are homeless experience vulnerability in their lives, but they also exhibit resilience in their response to these challenges. Vulnerabilities and strengths go together; as such, one cannot be understood without knowledge of the other. This paper further clarifies experiences of vulnerability and resilience among homeless ex-Servicemen. The focus on ex-Servicemen is particularly instructive regarding their experiences of multiple adversities (those associated with military service, as well as those associated with homelessness). Moreover, the context of military culture and military experiences, coupled with an intervention program designed for ex-Servicemen, provide a unique opportunity to examine new beginnings that occur in familiar social surroundings, in this case a hostel for ex-Servicemen. Though the present study is centered on vulnerabilities and resilience from a social and psychological perspective, there are implications for intervention.

Antecedents and Consequences of Homelessness

Antecedents and consequences of homelessness can be understood at both individual and community levels (Rank, 2004). Major stressors of homelessness include poverty, illness, insecurity, and stress (Wong and Pilavin, 2001). Relatives and friends of people who are homeless also experience heightened levels of stress and burden (Dixon *et al.*, 1998); consequently, homelessness may become a family issue.

Disruptive childhood and early life adversities are pivotal in understanding homelessness. Significant positive associations between adverse childhood events and risks of homelessness have been identified across the literature (Crane, 1999; Frazel *et al.*, 2014). Relationship breakdown has been found as a primary trigger for homelessness among UK ex-Service personnel (Fear *et al.*, 2009). Limited parental care and childhood abuse led to higher risks of adult homelessness (Herman *et al.*, 1997). Poverty, residential instability, and constant family frictions are additional predictors of homelessness (Koegel *et al.*, 1995). Further, many individuals who are homeless report working in semi-permanent jobs and living near or at poverty levels (Fothergill *et al.*, 2012). As such, antecedents of being homeless are impacted by individual and structural factors (Frazel *et al.*, 2014).

Experiencing homelessness as a veteran of the armed forces may include unique stressors in addition to those already listed. British veterans struggling to adjust after leaving the military reported mental health symptoms and difficulties obtaining employment (Iversen *et al.*, 2005). However, most veterans who had left the military reported doing well over time, pointing to factors of resilience at work in their lives (Iversen *et al.*, 2005). This literature points to multiple elements that ultimately affect homelessness, as a current living status and as a process. Consequently, a way of thinking about being homeless requires a model of stress that incorporates vulnerability and resilience, reflecting awareness of the multi-layered antecedents and consequences of homelessness (Bramley and Fitzpatrick, 2018).

Contextual Model of Stress and Resilience

The Contextual Model of Family Stress (CMFS) guides our thinking about vulnerability and resilience (Boss *et al.*, 2017). The model focuses on two primary elements: contexts (internal and external) and the ABC-X Model of family stress (Hill, 1949; Patterson, 2002). Contexts surround individuals and impact what occurs within a family, which also affects an individual (*internal context*), and to what occurs outside of the individual and family (*external context*; Hill, 1949; Bowen *et al.*, 2013). The *internal context* contains three elements; the structural context (who is in the family in the past and present), the psychological context (how stressors are considered, whether defined as catastrophic or manageable), and the philosophical context (basic values held that influence behaviour).

The CMFS contains five *external contexts*; cultural context highlights beliefs and behaviours of a person's reference group. Historical context reflects situations of the larger society affecting individuals and their relationships, such as a period of war, the aftermath of a natural disaster, or an era of discrimination. Economic context focuses on broad-based fiscal-related influences, such as economic downturns in a community. Developmental context refers to basic maturation at the individual and family levels to account for the natural progression of life over time. The final external context focuses on heredity, recognizing levels of hardiness in dealing with stressors, stress, and crisis. The significance of multiple contexts is that some are influenced by an individual, whereas others are unable to be controlled by an individual or a family. This theoretical approach is consonant with recent analyses pointing toward more accurate understandings of homelessness in the UK (Teixeira, 2017), as well as calls for a more nuanced way of thinking about homelessness (Pleace, 2016). The CMFS provides guidance on accounting for a broad array of stressors (adversities) that surround individuals, while at the same

time accounting for multiple responses to those stressors. This model acknowledges that while a person struggles with events and circumstances, they also call upon strengths, enabling the struggle to go well.

The ABC-X model (Hill, 1949) accounts for multiple stressors (A) in the life of an individual and the range of resources (B) that potentially mitigate those stressors. Perceptions, how individuals make sense of and attach meanings to stressors (C), are of significance in this approach to vulnerability, resilience, and the aftermath of stressor(s). This approach uses a systemic understanding of outcomes (X), including behaviour and mental health changes, and changes in roles, responsibilities, and relationships with others.

Another element in our model of understanding homelessness and the experiences that surround it is loss (Boss *et al.*, 2017). Experiencing various losses in childhood and adulthood is normative, such as the death of a friend or family member, or loss of a spouse or a job. Losses may also be unusual, such as being abandoned by a parent, or being moved to foster care in childhood and adolescence. Losses occur for any number of reasons, some due to choices that are made, and others being out of an individuals' control, which are primary points of discussion in the CMFS (Boss *et al.*, 2017). We elevate the discussion of loss in our study because many men in the study experienced a significant loss, and some quite early in life. Loss may be a hallmark of social exclusion because of the many disadvantages associated with it and may also explain why socially excluded adults make the choices they do.

Research Methods

Research site: East London

Interviews were conducted at a London hostel focused on assisting homeless veterans. We refer to this place as East London Hostel, a pseudonym. At the time of the study all residents were men. The mission of the hostel is to take a well-being approach to homeless services, providing care for veterans in crisis, a safe place for them to stay, and linking them to services that will help them end their homelessness permanently. Services are tailored to meet each veteran's unique needs. In providing a well-being approach, the primary aim is to empower veterans to actively break their cycle of homelessness (Milroy, 2009; Parsell and Watts, 2017). This is in stark contrast to taking a welfare approach, which often fosters dependency and fails to mobilize resilience capacities that people possess.

Participants

Participants were recruited from the hostel through flyers posted in its common areas. Advertisements invited residents to participate in the interviews, and requested they fill out a brief survey before the interview took place. After completing the survey and consenting to the interview, interviews were completed by the fourth author in 20-30 minutes and were audio-recorded. All research procedures were approved by a university Institutional Review Board.

Thirty-seven men in the hostel volunteered to participate in the interviews, out of 55 men (61% of residents at that time). Average age was just under 42 years; the oldest participant was 63 and the youngest was 21. Average months living homeless on the street in the year prior to the study was about 3 months; average time at the hostel was just under 10 months. Almost all participants (80%) had served in the British Army, with the remainder evenly spread across other Service branches. Time spent in the military varied, from less than one year to over 20 years.

Focus of the interviews

The interviews focused on three distinct aspects of the residents' lives – their past experiences with family adversity, their present experiences of homelessness, and their current social connections with family and friends. First, interview questions focused on experiences of homelessness: *Have you ever slept rough? How long had you been sleeping rough? What is a typical day like for you in London?* Next, questions asked participants what they remembered about their lives growing up: *What do you remember about your child and teen years? What sticks out in your mind about when you were growing up?* Questions that followed asked participants whether their families and friends still play a role in their lives: *Who of your family or friends are you close to now? Who are the important people in your life and why?* Final questions addressed why the participants continued to utilize services at the hostel, and what they considered a successful day: *What makes you stay at this hostel? What does it mean to you to say at the end of the day that you have had a good day?* The interviews were conducted by the fourth author of this paper over a period of one week.

Qualitative analyses

Interview data were transcribed and entered into atlas.ti for analysis (Muhr, 2004). Interviews were read in their entirety and the first, second, and fourth author applied open coding (Saldana, 2015) to each interview transcript. After completing the open coding process, the authors met to discuss emergent codes, and how those codes aligned with the Contextual Model of Family Stress. While most codes converged, codes that did not initially fit together were discussed and merged into existing

codes or kept as unique codes. Codes were merged and transitioned into categories and eventual themes using the process of axial coding (Glaser, 1992) to deepen themes that addressed vulnerabilities and resilience.

Author subjectivities

All authors of this paper have previous experiences which impact the way interviews were conducted, read, analysed, and presented. While none of the authors have experienced homelessness, the third author focused his dissertation research on homelessness among ex-Servicemen and currently is the CEO of a London charity focused on homeless ex-Servicemen. The fourth author has conducted research with military families since the 1970's, and the second author has studied how contexts impact aging over time. Finally, the first author previously worked in strategic outreach to persons, both veteran and civilian, experiencing homelessness in the United States. As outsiders who have not experienced homelessness, the authors collectively reviewed codes, categories, and themes of the paper extensively to be aware of their individual biases and to best represent the men who had agreed to be interviewed.

Results

Categories of vulnerability (risk factors) and resilience (protective factors) emerged from the coding process. Vulnerability pertains to multiple situations, behaviours, or experiences both presently and in the past that likely lead to negative consequences. We broadly use the term resilience to reflect elements in a person's life that either are defined as assets or protections against risks and stressors, or that exhibit doing well in the face of adversity (Bowen *et al.*, 2013; Boss *et al.*, 2017). To protect the men who participated in the study, all names have been changed to pseudonyms. Our view is that vulnerabilities and resilience (strengths) go hand-in-hand. As a person faces adversity, he or she is also searching for and relying upon aspects of life that increase their coping abilities, ultimately returning them to their pre-adversity level of functioning, or an even a better state of well-being (Boss *et al.*, 2017). As became evident in these data, men who were facing challenges of job loss, social exclusion, and poverty were also reaching out for coping strategies within either themselves or their environment.

Vulnerabilities and Risk Factors

According to the CMFS, vulnerabilities will take many forms, some close to the individual, and others pertaining to surrounding culture and environment, including past experiences and current situations (see Table 1).

Table 1. Themes of vulnerability

Vulnerabilities/Risk Factors	Experience	Quote
Early life adversity	Patterns of adversity that occurred early and accumulated over time. (i.e. physical abuse, separation from family, being bullied)	"I basically had to grow up really quick… there was five of us and one child was mentally handicapped and so my gran always used to joke that it was like looking after four kids…"
Adversity in adulthood	Vulnerabilities in childhood are followed by adversities in adulthood. (i.e. workplace difficulties, loss, exploitation due to homeless status, difficulty after leaving the military, further separation from family)	"Because I lost my fiancée when I was over in Ireland on tour and just came back from R&R for me and engagement party and two weeks later she was involved in a car crash… it took the Army two days to find me, which I thought was really bad and it just twisted my head up…"
Mental and physical health difficulties	Mental health and physical health difficulties were challenges leading to homelessness, or related to being homeless.	"I struggle with schizophrenia… I think it just wore her down, you know, because the schizophrenia comes with associated problems, getting arrested in foreign countries, being homeless."
Substance use	Use of alcohol or drugs was one challenge to ending periods of homelessness.	"I think like first time I come in here I didn't really want help basically, and I got in with the wrong crowds and took that path drinking all the time, but this time when I came in I wanted to make something for myself. I felt now is the time, I feel ready, I feel good enough to kick the drink."
Stigma of homelessness	Experiences of stigma and isolation led to difficulties in getting out of homelessness.	"When there's nowhere to go, that's more demoralizing than anything."

Early life adversity

Reports of early life adversities were later mirrored in reports of challenges experienced in adulthood. An extensive pattern of adversity occurred in early childhood and accumulated over time; these challenges occurred long before the men joined the military. At times, these challenges even accumulated to the point where some men joined the military to avoid adverse situations. Early adversities in the form of physical abuse, separation from their families, normative stressors, and social challenges were reported.

Physical abuse

The presence of physical abuse, directed at either the men or their parents, was prevalent; if they were not the direct recipients of violent behaviour, they were witnesses. Paul recalled his father's persistent abuse of his mother: "Yeah, always hitting me mother and stuff." Sometimes, violence in the home led to the divorce of parents but did not stop the pattern of abuse. As new partnerships formed, stepparents ended up continuing the cycle of abuse. Sam described this phenomenon when his stepfather married his mother: "I was the oldest one, and it was me that he determined I'd be picked on."

Physical separation

Another artifact of early adversity was physical separation from family. Several men reported getting kicked out of the house at an early age (i.e. teenage years). These men were separated from family because a parent was expanding his or her intimate relationships. The impetus for being separated from family was grounded in relationship conflict. Due to the adverse situations they were raised in, many of the men had to grow up quickly.

Normative stressors

Adversity can be experienced in fairly normative situations that individuals and families face, such as having a parent living away for work, which alters family structure and functioning. Bruce reported that he did not usually see his father due to his dad's work schedule: "… he done weird shifts. Sometimes nights and sleeping through the day or the other way around." Additionally, some men, such as Carl, had fathers living away from the home in order to support their families: "… my father got posted to the Falkland Islands and this is after the war was finished there… And I just remember feeling very depressed about that, really missing him."

Social challenges

Early life adversity was not confined to relationships with family. Some men had supportive home lives, but experienced adversities in their school or social environments. Dale described negative experiences in childhood after transferring to a

different school: "When I got to this school at ten o'clock in the morning there was a queue of guys from that school, literally a queue, waiting to beat me up." When he was old enough, Dale joined the Army as a way for him to avoid bullying.

Adversity in adulthood

Vulnerabilities in childhood are often followed by adversities as an adult (Pippert, 2007). Keith reported being bullied at his workplace, and when he tried to resolve the issues, his employer did nothing to help:

> So, I've had to get another job so I did a job teaching and, unfortunately, that went really bad because there was someone there that was like bullying, my boss's boss was a right nasty person.

Some men were also exploited and taken advantage of due to being homeless. John described working informally under the table for cash and being treated poorly by his employers: "… just the way you get treated. I mean they always use unemployed people, homeless people so they just treat them like dirt." John also reported being attacked by four youth while sleeping on the street: "And these four lads decided to kick me unconscious, and I got to the hospital and they found something with me name in because I couldn't remember me name." Not only were the men victims of harassment early on in their lives, some seemed vulnerable to being harassed repeatedly throughout the time they were experiencing homelessness.

Loss

Loss was often the experience of men in our study, with many describing loss related to work, their relationships with their family, and with regard to the military.

Loss of family relationships

Nearly all men interviewed mentioned losing someone important to them; many stated that both their parents were dead, and some had also lost siblings and close friends. Many losses were through death, but other loss occurred as men's wives and partners left them. One man's wife decided that she did not want to be with him because of his role in the Army. Another lost a son at the young age of four. Matt described losing his fiancé while being on leave from the Army:

> I lost my fiancée when I was over in Ireland on tour and just came back from R&R for me engagement party and two weeks later she was involved in a car crash, you know, and it took the Army two days to find me, which I thought was really bad and it just twisted my head up.

Due to the intense nature of family relationships, some of the men cut themselves off from their families of origin. This is both a risk and protective factor, as some men identified their families of origin as unhealthy for them and sought to make a new life for themselves outside of their biological kin. John explained his attempt to maintain contact with adult family members, ending in cut-off from his family:

> And then they didn't turn up. I phoned them up and asked them why and me sister's comment was well, we don't really have to tell you anything because you're just homeless and unemployed… So, I've not been in contact with them since.

Loss of work

Loss of employment can also involve loss of identity, and was a factor that led some to become homeless. Jack described loss of employment and, subsequently, living situations, as contributing to his homelessness:

> Because I was on the streets after I lost me previous 'civvy' (*civilian*) job and then… And then I moved up with me mum and things didn't work out there so I moved back down to London. And then I was back on the streets again.

Additionally, searching for work while either being homeless or marginally housed was demoralizing:

> I found a couple of temporary jobs, but didn't cope with them very well, and I had a sort of depression… you know, where you think you're worthless and all this, you know, because you're middle aged and can't get a decent job… There was low pay, it was difficult to find accommodations then, you know, to be able to pay rent so you're depending on family. You feel as if you're a burden (Glenn).

Loss of the military

Some participants had difficulty in the military system. They were involuntarily separated out of the military, which contributed to family conflict as their family members struggled to support them. One man describes a case of multiple losses:

> I got kicked out of the Army and he (*his father*) was an Army man himself… I think that made him a bit mad as well and things have never been the same quite with him.

While some men completed their service with the Army, they still felt as if they were being discharged because of the way the Army handled their transition back into civilian life. After serving in the Army for 23 years, Greg stated: "It's a case of thank you very much and away you go." Keith stated how he felt regarding his termination from the Army: "And I did 17 and a half years and then got made redundant." Additionally, some men had stable home lives before joining the military but were forced to leave their home after their discharge. Nate described additional losses

after leaving the military: "I come out from the Army, I joined with my family and then my relationship was not, it become worse with my family and she kicked me out from the house."

Two men reported serving in the Army with family overseas. Many foreign (e.g. Gurkhas) or Commonwealth Citizens (those from countries that are members of the British Commonwealth) serve in Britain's Armed Forces and desire to remain in the United Kingdom after being discharged. These men had many strains on them, as they reported that their families remained overseas and they were sending money in order to provide financial support. Ron described the difficulties of remaining connected to his family:

> I am the one who would make the contacts a lot because it is very expensive calling from Gambia to here…. So, it depends on how much money I've got to call. At the moment the calls are very, very less. I would call maybe once in two weeks.

Scott described difficult aspects of being an immigrant in Britain while trying to get a job:

> Because I was born in Uganda and it's very, very difficult to get a birth certificate if you were born in Uganda because when you go to the embassy… they say you've got to send to an address in Uganda and from what I know about Uganda is that once you send them the money, you will never see the end of it.

Mental and physical health difficulties

Mental health issues were present for many of the men, but some did not refer to those issues directly. Some felt their mental health issues were directly related to being homeless, while others openly identified their mental health but did not link it to their homelessness. Tom described his decision to enter a psychiatric unit:

> The first time I slept rough was I had been in the psychiatric unit and through my own admission, but the doctors kind of said I've got a choice to either go there informally and still have some control over what happens to me or if I say I don't want to go they section me and then I won't hardly have any control of what happens.

Tom's comments allude to the need for control over the situation that he was unable to institute. Other men, such as Heath, referred to patterns of substance abuse that led them to develop mental health conditions: "… drinking pushed me into psychotic periods."

Many men who referred to their mental health conditions were also aware of how their circumstances led them to problems related to homelessness and separation from their families. Carl cited struggles with his mental health condition as interfering in his relationship with a stepmother he was once close to:

> I struggle with schizophrenia, so I just figured a low stressed lifestyle is good… I think it just wore her down, you know, because the schizophrenia comes with associated problems, getting arrested in foreign countries, being homeless.

Health problems can affect a persons' ability stay in the military, while additional health problems can be developed after being discharged. Health problems had a profound effect on some men's abilities to work or maintain what they considered a normal life. Guy described the difficulties of maintaining his position in the army, and the misunderstanding of his family surrounding a chronic health condition he developed after joining the military:

> And there's lots of issues to do with my illness as well that they just don't like… I know my illness would come up quite a lot… Because they'd be like we just can't see any physical problems with you, you know.

Alcohol use

Alcohol use was a prevalent theme in many narratives. Some stated they were raised in a home where parents or older siblings drank heavily. Others attributed the start of their drinking as a survival tactic to help them survive on the streets after becoming homeless. Alcohol use was mentioned as a risk factor, contributing to the cumulative adversity the men experienced, and as a coping strategy helping them get through the day: "I even feel it's part of the thing which has kept me well because I've been well for a year and a half now (Carl)." In this way, alcohol use may contribute to the vulnerability of homeless men, but it may also contribute to their coping and resilience by allowing them to survive on the streets (although categorizing alcohol use as a protective factor is controversial). Carl mentioned that drinking allowed the men to have social connections upon entering the hostel: "I feel the enforced socialization or something of drinking cans in the park is part of the thing that keeps me stable." This comment may be part rationalization for drinking behaviour, as well as part of a strategy to survive.

Experiences of homelessness

While all men who participated in the study were veterans who had experienced homelessness, there was a wide range of the *phase* of homelessness they were currently in, as well as what their experience of homelessness meant for them.

Some men experienced multiple attempts at the current hostel, or other shelters. Mark described the difference between the first time that he stayed versus his present stay:

> The first time I come in here I didn't really want help, and I got in with the wrong crowds and took that path drinking all the time, but this time when I came in I wanted to make something for myself. I felt now is the time, I feel ready, I feel good enough to kick the drink.

Some men experienced chronic homelessness (homeless for a year or more) and had patterns of long-term homelessness. They alluded to their plans to stay at the hostel in order to take a shower and have a clean place to stay for only a while. For example, James reiterated that he enjoyed being on the streets, while noticing the risks associated with that decision:

> Well, no, I mean if you want a real deep and hard honest opinion, I liked it just as much out in the street… Now, right now, to go about with me backpack and stuff. The only thing is your health goes, that goes because you don't take pills regularly.

Consequences of living on the street, whether sporadically or chronically, are many. Participants reported the shame of being homeless, which affected their family relationships, ability to find work, and capacity to remain housed. Kurt described his desire to keep his current homeless state from his family: "So, I feel ashamed and embarrassed even to call them. So, I hardly call them." Will identified the stigmatization he felt while homeless: "When there's nowhere to go, that's more demoralizing than anything."

Problems with the overall system also contributed to struggles to obtain permanent housing. Scott experienced systemic constraints in attempting to access services:

> I'm on a waiting list for a house. Because I don't have a passport I told them straight out that look, I don't have a passport, I was on the local council waiting list and they said that I don't have a passport and yet if you're an ex-Serviceman, why do you need a passport?

We have detailed vulnerabilities of loss, mental and physical health challenges, and alcohol use that play a role in current experiences of homelessness. Many vulnerabilities reported in the interviews echoed previous experiences of childhood adversity. Despite vulnerabilities, the men also described factors of resilience throughout their life course.

Resilience and Protective Factors

Resilience and protective factors include internal capacities, as well as external supports such as relationships with friends, family, and professionals at the hostel (see Table 2).

Table 2. Themes of resilience

Resilience/protective factors	Experience	Quote
Positive outlook	Belief in abilities to weather challenges and get back on track with "normal" life.	"… So, you have to communicate positive, you know, signals, messages to yourself and, you know, quite simply I always say to myself, you know, you've been through some stuff, man, and you wasn't taught anything. You had to get all the positive information yourself. You had to find it yourself."
Perseverance	Invested in active and positive engagement to persevere or stand up to feeling discouraged due to homeless status.	"Perseverance, not giving up and always a die-hard spirit, fighting, fight hard to get what you wanted. Whatever the situation you have to still keep pushing."
Looking to the future	Seeking solace in hope for a better future.	"Basically I just, I don't think about the past, I just think about the future and what's going to happen the next day and basically just not bother about things, stupid things.… I might as well look ahead to the good…"
Formal support systems	Connectedness to agencies and organizations provide necessary respite to homeless individuals from acquiring negative outcomes.	"But you've got people kind of like guiding you, they are holding your hand and they also apply to another organization [indiscernible]. They basically help you out financially and there's a resource there to help you get into a job."
Informal support networks	Family and friends were a major protective factor and source of strength.	"I've got very good relationships with my children and surprisingly enough I've got very good relationships with my wife…"

Positive outlook

Positive outlook was an important factor in dealing with adversities. This sense of self was depicted in scenarios when the men outlined a belief in their own abilities to weather the challenges and to get back on track with "normal" life. The men appeared to be confident, optimistic, and hopeful about their future despite difficult situations in the streets and in their relationships. Concurrently, they understood that successful bounce back depended on individual effort as well as relying on others for assistance. Self-choices and goals were exercised when the respondents chose a trade and received training support from the hostel, as described by Rick:

> It's about motivation… it's about having a vision. It's about, you know, being confident in getting there. I think what gets me through is the fact that, you know, it's just about yourself communicating, it's about the way you communicate with yourself. You have to communicate positive, you know, signals, messages to yourself…

Perseverance

Some respondents explained that perseverance was inevitable for any individual who wanted to have better outcomes in life. Kurt explained: "Perseverance, not giving up and always a die-hard spirit, fighting, fight hard to get what you wanted. Whatever the situation you have to still keep pushing." Keith felt that active and positive engagement were important remedies to sadness induced by being homeless:

> I'm, I tend to be quite a positive guy. But if I do feel like I'm on a bit of a downer, I just get busy and I always have plenty to do. I always have stuff, never ending list of things to do.

Looking toward the future

Most participants sought solace in the hope for a better future. Reflections on the past revealed high levels of adversity, but they instead chose to focus on improving their situations. The dominant goal was to find ways to turn negative events into positive experiences, as mentioned by Jack:

> Basically… I don't think about the past, I just think about the future and what's going to happen the next day and basically just not bother about things, stupid things. I might as well look ahead to the good.

Trent mentioned focusing on the positive, even in the midst of being in jail:

I spent a year in jail and I thought how can I make this turn into a positive? So, I applied for college for when I come out, I applied for everything I could, any support offered, grab it, and now I'm starting, hopefully I'm landing on my feet because I'm now here, I start college tomorrow. I've got a roof over my head, I've got, I've got everything at the moment, everything seems to be going well.

Some turned to religious beliefs for hope amidst their challenging life conditions. Religious men believed that a divine entity was responsible for getting them through rough patches of life. Some, such as Bruce, had been religious from a young age:

And to be honest I find Jesus gets me through the day. This is something I've been brought up with like in my foundations… From a really young age it was something I was brought up with. And it just seems to me that every time I turn away from that, that's when things go wrong.

Formal systems support

Connectedness to agencies and organizations provide necessary respite to homeless individuals from acquiring negative outcomes (Mancini and Bowen, 2013). The hostel in our study connects the men with other social services and public institutions that provide specific, instrumental support. Interventions employed by the staff seemed to be effective in enlarging the pool of available resources (such as job opportunities) and in mobilizing the men. Sam mentioned, "If you want help, then they will give you help. If you want to just turn around and take your time and find your own legs sort of thing to get yourself back, then that's fine as well."

The importance of such an intervention aids participants at the hostel in getting connected to services that they may not have otherwise known about:

But you've got people kind of like guiding you, they are holding your hand and they also apply to another organization… They basically help you out financially and there's a resource there to help you get into a job (Rick).

The intentional programs offered by the hostel provided a supportive environment by keeping veterans active. This setting also provided necessary practical skills for "getting sorted out." Participants appreciated the security and privacy provided by the hostel's physical campus. For some, being at the hostel signified the start of a new and better life:

I like it. It's comparable with the Army obviously because it's a veteran's residential hostel. There is a degree of institutionalization that I'm familiar with and comfortable with. I enjoyed the Army, I enjoyed the regime in the positive aspect here. They are a set of rules that I'm comfortable with. You've met the management, management is excellent, no nonsense (Dale).

Motivation basically, you know, being here is a motivational factor in itself, you know, because I'm here now, you know, and then I'm actually in the environment I want to be in (Rick).

Tangible and emotional support provided by staff at the hostel was well-received by study participants:

At the moment in this place I'll probably say all the staff. If it weren't for them, I wouldn't be here and I wouldn't be sorting myself out (Jack).

(staff member's name) has been a big influence to me. She can come round and give you hints of what you want to do, where do you want to go from here, what you want to do. She reminds me a lot of a sister that I never had. If you've done something wrong, she'll tell you straight (Sam).

Informal support networks: Families and friends

The men were also embedded in intricate family systems that can be considered a major protective factor and a source of strength (Mancini and Bowen, 2013). While retrospective views of these family systems did not always yield positive reactions from the participants, family still played a major role in their lives. At the same time, a significant number of participants underlined the importance of family relationships in coping with the hardships related to homelessness. Rick noted the close relationship with his grandmother, while Bruce discussed the importance of a parent for psychological support or in getting help:

We were very close, and the weirdest thing is she had some kind of, something, I think she had something wrong with her sciatic nerve, and as soon as I joined the Army that year she passed away, which I think is quite ironic, you know, so it's, yeah, you know, we was really close. But, yeah, she was my guardian angel basically (Rick).

She (mother) was worried for me. She said, my mom basically said you either help yourself and we help you or she could only see two ways out of it for me. Either a box or a police cell, wasn't it. And I figure that was the kind of turning point where I made the first step, and I said I've had enough of this (Bruce).

Kurt discussed the difficulty of not being able to live with his wife:

Right now the most important person in my life is my wife. Of course now she's also going through a lot of stress. I'm not able to support her and all that and all this year I've been away from her.

Family could also offer passive forms of support like in this case where relatives gave Keith time to get "sorted out:"

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I've got very good relationships with my children and surprisingly enough I've got very good relationships with my wife… But I want to kind of get my head sorted around the issues that I'm struggling with at the moment… Because I feel like so much has failed and there's that guilt thing that goes with that… All my relationships with family are very close, very close.

Having support of friends was an important protective factor. As friendship connections were formed and maintained at different points in life (for example in early childhood, during service, during rough living, and within the hostel), friends provided different kinds of support to the men. Mark mentioned the specific support of the friends he made while staying at the hostel "… my uncle, he's not really me uncle, he's a friend of mine from the last time we were in the hostel, but we were so close." Mark reiterated the importance of true friends: "I like to interact with certain people because they are true friends to me like with my mate, me and him are so close. I can talk to him about anything, do you know what I mean, and I know it all right."

Conclusions: Intersections of Vulnerability and Resilience

Our conceptual framework (CMFS) informs the significance of considering multiple contexts impacting experiences of homelessness (Boss *et al.*, 2017). Homelessness (A; stressor event) is a powerful context and situation that affects everyday life and life trajectories. Our theorizing suggested there would be a range of resources (B), including informal relationships and formal support systems. The significance of relationships in supporting ex-Servicemen is described by Weir *et al.* (2017) in their analyses of how peer support workers have positive effects on veteran's engagement with well-being services. As we examined resilience elements, we noted persistence, which was a potential resource (B) but likely also reflected meaning attached to the past, present and views of the future (C). How the men defined their situation impacted what they did next, as well as how hopeful they felt about their present prospects. Our approach is consonant with calls for theorizing that is more complex and nuanced, and that does not get trapped into classifying people as deserving or undeserving, a long-standing critique that is still relevant (Neale, 1997).

Internal contexts as discussed in the CMFS (Boss *et al.*, 2017) are reflected in aspects of vulnerability and resilience involving what occurs inside the family. Family internal contexts can be both risks (e.g., in the case of abuse), and part of resilience/protective factors (e.g., receiving family support in adulthood). External contexts also impact the examination of vulnerability and resilience, in that current economic conditions work against employment opportunities being readily available. The significance of cultural context is evident; the men in our study were

members of many cultures, including the dominant culture of London and its citizens, the culture of experiencing homelessness and the loss it represents, and the culture of the hostel in which the men resided when our study was conducted.

By taking a qualitative approach, our study raises the question of whether the 37 men interviewed were in crisis or were managing their lives well. Considering our assumption of the interrelated nature of vulnerability and resilience, perhaps the answer is "both-and" rather than "either-or". That is, while managing a history of homelessness, economic hardship, and other situational and experiential challenges, the men were also reaching out to resources and activating their own inner resources as they moved toward social inclusion.

Our study is limited, in that the findings may not be generalizable, as our sample was small and those who are homeless without service experience may have different experiences. There remains a need to expand the research by focusing on larger and more diverse samples of ex-Service personnel in the UK (Jones *et al.*, 2014). In addition, we have examined these issues in a single shelter moving homeless men toward social inclusion through a well-being approach (Milroy, 2009). How shelters for people experiencing homelessness view their residents, what they expect of residents, and the range of services that are provided varies widely. Nor have we been able to speak to female ex-Service personnel, a limitation that permeates the larger literature on current and ex-Service personnel, regardless of the issue in question. Despite these limitations, our findings provide thicker descriptions of the vulnerability/adversity and resilience factors that typify the lives of homeless ex-Servicemen.

People who are homeless are often viewed from a deficit lens, rather than with elements of resilience. Our goal was to elevate resilience elements in spite of assumptions presuming they are absent. The men we studied possess a mix of vulnerabilities and resilience in their past and present. A challenge for the men, and helping professionals, is to enhance strengths while lowering the influence of negative aspects of life. Enhancing resilience can be approached through structuring environments that lower barriers to doing well, and enhancing environments that provide opportunities (Ungar, 2012). Many of the emerging themes of working toward resilience reflected barriers being lowered, activating basic elements for success.

One example consonant with Ungar's (2012) call for environments that enhance resilience is East London Hostel, our study site. Though our study is not a direct examination of East London Hostel's program efficacy, we do note some of the characteristics of this environment (see Milroy, 2009). The men in our study are in a resilience-enhancing environment; they are linked to affordable housing options while in the hostel. Before being housed in the community, veterans must be able

to sustain their new lives emotionally, physically, psychologically and financially. The hostel staff is highly trained in a wide variety of support areas to help veterans sustain their new lives, building trust with residents as they create tailored plans to end the veterans' homelessness. Veterans with addiction are undergoing recovery programs as they enter the hostel and its programs or begin a recovery program in the early stages of their stay. Veterans are also provided with the opportunity for additional education and vocational training, allowing them to obtain work and start saving their money while in the hostel. The East London Hostel is one of many approaches to breaking the cycle of homelessness. Not all approaches are hostel-based, for example, the Housing First program, which has enjoyed success in Europe, Canada, and the U.S. (Padgett *et al.*, 2016). Over time homeless services have taken various forms, including those based in faith-based charity and philan-thropy, one very much grounded in human rights social activism, and a third that involves partnerships between private and public formal systems (Padgett *et al.*, 2016, pp. 30-47). Each has its own approach to minimizing vulnerability and enhancing resilience.

Our focus in this paper is not on formal programs, practices, and policies, per se. However, the life experiences described by the men in our study align with some of the overarching issues prevalent in the UK and Europe regarding homelessness. Teixeira (2017) charges that too often, awareness of homeless issues fails to move to action, pointing out that the public may see homelessness as the fault of those who are homeless. From this perspective, homelessness is viewed through an individualistic lens rather than one that is contextualized.

Pleace (2016) takes researchers and policy-makers to task on a number of matters, including paying insufficient attention to the pathways toward homelessness, and placing emphasis on individual pathology in the etiology of homelessness. He also cautions the trap of following an American model, given clear differences between the United States and the UK and Europe regarding governmental support for individuals and families. A third paper by Lancione (2016) provocatively asks why scholars research homelessness and proposes strengthening the enterprise by including scholars outside the mix of UK/EU homelessness theorists and researchers. Lancione also cites the merits of fully contextualizing investigations.

We offer our current study as an example of attending to internal and external contexts, of individuals and families. Our approach aligns with those who call for research diminishing pathologizing language and assumptions surrounding homeless individuals, which is reflected in our concurrent focus on vulnerabilities and resilience. We have used a theory developed in America, the Contextual Model

of Family Stress (Boss *et al.*, 2017), knowing that it is open to criticism as an American theory but claiming it is an example of responding to Lancione's (2016) call for opening-up theoretical work on UK/EU homelessness.

Implications for Intervention

How, then, should intervention be approached? First, examining what individuals bring to current life situations is instructive for understanding how the past impacts the present and future. For example, one participant was abandoned by his father as a young boy and recalled watching his father walk away from the home where he lived. In the present, when he attempted to reunite with his father after many years apart, his father failed to be there, further continuing the abandonment. In this example, and additional examples detailed throughout this paper, being unable to depend on important relationships becomes a challenge for moving forward. Relationships are at the core of social inclusion, and relationships of the past can continue impacting present relationships and future capacity to build healthy relationships (Fear *et al.*, 2009).

Our data can be viewed through the intervention lens of trauma-informed care (Sweeney *et al.*, 2016), which recognizes that individuals and families experience a variety of traumas in their lives, and calls for unique, caring responses that are not homogenized. Stressors vary by source (internal or external), type (normative or unexpected), duration (chronic or acute), or density (cumulative or isolated). These stressors have implications for how people respond to distressing life events, and may result in trauma (Boss *et al.*, 2017, p.37). Stress itself can be manageable or toxic, and the latter is associated with trauma. Trauma-informed care responds to effects of all types of trauma and focuses on physical, psychological, and emotional care. As we have discussed earlier in the paper, loss in various forms is a common occurrence and often part of a pathway toward homelessness. This can include loss of a family member, employment, of environmental stability, of health or mental health, and so on. Our men reported multiple events that include loss, and multiple, threatening adversities. As we have also discussed, at the same time the men in our sample were also accessing strengths (resilience elements). Consequently, in the process of facilitating managing trauma, one important therapeutic task is to help those experiencing homelessness to embrace and mobilize elements of resilience. These resilience elements can be through informal networks, reflecting on past solutions to problems, or accessing professional services, leaving room for both the service provider and client to be creative in their approach of resilience mobilization.

Severe family fracturing permeates the lives of many. For some men, violence in the home and their community remains a clear memory and affects present life (See Woodhead *et al.*, 2011, for research on ex-Service personnel and early childhood adversity). For others, heavy drinking of their parents casts an indelible memory, along with associated feelings of insecurity. Interventions must focus on deep-seated problems while building new footings on which social inclusion can be developed. Finally, interventions must be focused on resilience and protective factors, and those who are homeless with an asset lens, rather than through a deficit lens (Kretzmann and McKnight, 1993). Individuals, families, and the communities in which they live possess multiple assets that can be activated and mobilized by formal systems designed to be helpful, and by citizens themselves and the informal network relationships they have. That is the essence of a well-being approach.

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