

Review Symposium

MaryBeth Shinn and Jill Khadduri (2020)

In the Midst of Plenty: Homelessness and What to Do About It

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Homelessness is a choice—not by those who must suffer from it, but a choice made by the powers-that-be who tolerate its existence. This is a recurrent message of “In the Midst of Plenty”, where authors MaryBeth Shinn and Jill Khadduri draw on decades of experience in research on homelessness to provide a sweeping, encyclopaedic description of the American tragedy that is now entering its fourth decade with no end in sight. In keeping with the title, the authors give ample attention to varied ways to end this relentless inequity. Is housing a human right in the U.S.? Far from it.

“In the Midst of Plenty” describes both the extent of homelessness, its proximal and (mostly) distal origins and the massive ‘industry’ that has grown up around containing, managing and—occasionally—housing homeless men, women and children. Refreshingly free of academic jargon—yet attentive to the forest of data and acronyms necessitated by the vast array of service delivery systems—the authors begin in Chapter 1 with describing specific sub-populations of persons who experience homelessness—chronically homeless adults, youth, families with small children, veterans, etc. Each of these groups has a collectively unique set of needs and relevant solutions. Yet all share in the simple act of not having a place to live.

Culhane’s typology of homelessness based upon shelter usage, distinguishing between long-term chronicity, episodic homelessness (repeated bouts of varying duration) and transitional (one-time) was instrumental in changing policies in the early 21st century to focus on where costs were greatest (among high-need chronically homeless persons) and cost-savings most realisable (2002). Put another way, the vast majority of persons who experience homelessness do not stay homeless but find some way out. Those left behind are more likely to have additional life problems that lead to chronicity and dependence upon a system designed for short-term emergency relief rather than provide housing.

The ever-changing landscape of homelessness in America has its roots in the 1930s Depression era where in the squalid parts of town could be seen white males variously called 'vagrants', 'hoboes', 'tramps' and 'bums' drinking heavily and sleeping in doorways and on park benches. American cities in the ensuing decades were bereft of visibly homeless people until the 'epidemic' of the 1980s appeared. As described in Chapter 2, the 'new' homeless were a multi-racial mix of single adults and families, disproportionately African-American but with sizable numbers of White, Latinx, Native American and other ethnic groups represented. The latest demographic reports show an alarming number of aging 'baby boomer' homeless adults—a cohort whose medical and end-of-life needs scarcely fit the homeless industry's customary offerings of an unhygienic bed, unsafe surroundings and minimal medical care or support services.

The unvarying ethos of America's response was to avoid making shelters comfortable (thus inviting the supposed moral hazard of individuals choosing to become homeless to attain access to coveted housing) and to make access to housing a long slog of dubious outcome. Shinn and Khadduri do a masterful job of marshalling the evidence against such assumptions, showing that fewer families enter the shelters even when more families are being placed into housing.

The reasons for becoming homeless are more structural than personal, as affordable housing shrunk dramatically due to the defunding of the 1980s Reagan administration and an overall increase in income inequality. Up until the late 1970s, there was sufficient housing and higher-quality apartment buildings would gradually 'filter down' to poor families as more affluent households built new homes or fled for the suburbs. Growing gentrification further reduced the number of low-income units available – 200 000 single-room occupancy (SRO) units in the early 1970s shrunk down to only 25 000 in ensuing years – creating a paradoxical situation of increasing the quality of housing while decreasing its availability. Like the game of musical chairs, some families found themselves without a home, a seemingly arbitrary yet inevitable result of this supply-demand gap. The neo-conservatism of the Clinton Presidential years—where 'welfare to work' placed greater pressures on poor families with neither childcare nor income sufficient to pay rent—created further downward pressures.

Shinn and Khadduri confront head on the common discourses on causation—serious mental illness in particular. Noting that de-institutionalisation of psychiatric hospitals long pre-dated the 1980s 'epidemic' and that persons with serious mental illnesses constitute a minority of all homeless persons, they nevertheless give notice to the greater likelihood of homelessness affecting these individuals, where getting education and employment is inherently challenging and disability income clearly insufficient to pay for rent, much less cover other normal living expenses.

The picture is more complicated for young people experiencing homelessness as family problems, sexual and gender orientation conflicts and abuse or trauma enter the causal mix. Meanwhile, the ‘personal’ causes of homelessness did not lose ground in popular and media opinion, as the highly visible street homeless persons suffering from psychosis or addiction (or both) caught the media’s attention far more often than the ‘invisible’ thousands languishing in shelters or trying to stow away in vacant lots, subway stations and parks.

Meanwhile, Federal, state and local entities used millions in Federal McKinney-Vento funds appropriated by Congress to build emergency shelters, drop-in centres and other stopgap measures intended to stem the tide of homelessness without institutionalising its existence. A series of ‘10-year plans’ to end homelessness were announced by USICH (United States Inter-Agency Council on Homelessness) and HUD, their deadlines passing by with no end in sight. Shinn and Khadduri note that the numbers have declined only modestly nationwide in recent years and have increased in some cities, e.g., New York, Los Angeles, and San Francisco.

Partly in response to the hodgepodge of service arrays found around the country, HUD attempted to rationalise the sprawling system through improving management information systems. ‘Coordinated entry’ was designed to funnel all homeless persons through a single entry point and associated management systems would then be enabled to track their movement through the system. Simultaneously, vulnerability indexing was developed as a way to triage applicants based upon physical health and evident life traumas. The VI-SPDAT (Vulnerability Index-Service Prioritization Assistance Tool) achieved near-iconic status as a universal metric even as its users (outreach and intake workers) complained of its over-emphasis on proximity to mortality compared to the multitude of problems people experience that should make them ‘worthy’ nonetheless. The admirable desire to eliminate ‘cherry picking’ or favouring the better-behaved applicants instead gave way to a messy, confusing and often frustrating set of arbitrary scoring points. And, sadly, even the ‘winners’ are left with long waits and the uncertainty of actually getting an apartment. The demand invariably overwhelmed the supply.

The HUD-sponsored Family Options Study (FOP) receives a good deal of attention by the authors (whose direct involvement is acknowledged). In this national randomised trial comparing long-term rental subsidies, rapid rehousing, project-based housing with supervision and ‘usual care’ (emergency shelters), families who participated proved, unsurprisingly, to balk at some of the less desirable options, so FOP was hobbled by participant refusals or dropout, difficulties in ‘leasing up’ (finding landlords willing to rent), delays in move-in costs, reluctance of some families to leave familiar neighbourhoods, and so on (Gubits *et al.*, 2017). Nevertheless, the national scope of the FOP and time length of follow-up afforded

a few lessons learned. First and foremost, 'deep' and lasting rental subsidies (even without supportive services) brought the greatest benefit to families not only in housing stability but in other measures of family well-being. Rapid rehousing proved hardly more beneficial than usual care and project-based housing was among the least desirable alternatives.

There are promising developments that Shinn and Khadduri highlight in Chapter 4. One of the more shining successes has been the reduction in U.S. veterans' homelessness. The HUD-VASH programme marshalled unprecedented resources—including rental vouchers—to ensure that homeless veterans could be housed following the HF (Housing First) model, a ground-breaking alternative dating to the early 1990s in New York. Known as Pathways to Housing in its initial iteration, the HF model reversed the usual expectations of sobriety, service compliance and long waitlists for housing, instead moving homeless persons into housing of their choice immediately with support services offered without leveraging (their housing not contingent on treatment compliance and 'good behaviour'). In HUD-VASH, the numbers of homeless veterans fell from 73 000 in 2009 to 38 000 in 2018, an almost 50 per cent drop that clearly demonstrated what political will (and popular support) can accomplish.

Although overwhelmingly concentrating on the U.S. experience, Shinn and Khadduri do not shy away from drawing on experiences from other (largely Western nations). Canada has notably adopted HF after subjecting it to a massive five-city randomised trial (known as the "At Home/Chez Soi" experiment that, upon ending in 2013, showed remarkably similar results of 80+ per cent housing stability in the HF group compared to the treatment-as-usual (TAU) group. Breaking up the HF group in 'high' and 'low' needs produced predictable differences in costs savings (the 'high needs' group costs ran higher). When viewed in the context of the larger nationwide rise in permanent supportive housing (PSH), HF became a recognisable and widely heralded sub-type, a coherent manualised intervention with a core tenet of consumer choice. PSH providers often say they are 'doing' HF due to its high-level Federal endorsements by HUD, but in practice they may deviate from HF principles in requiring compliance with treatment, sobriety, curfews, and other forms of control.

The authors note how deviant the U.S. is in offering rental assistance to only about 6 per cent of its citizens compared to almost one half of U.K. and French citizens. There is another U.S.-centric deviance in its homelessness landscape—the gaping disproportionality of African Americans among homeless single adults and families. Although racial and ethnic minority groups are marginalised in many nations, the facts in the U.S. speak volumes: the number of African-Americans living in homeless shelters is 3.5 times higher in proportion to their presence in the general population

(46 vs. 13 per cent). The prototypical U.S. family experiencing homelessness is an African American mother with one or two underage children. Native Americans are also disproportionately represented –and more than twice as likely to become homeless. Underlying this racial disparity is a historically rooted—and juridically approved—history of housing and job discrimination along with mass incarceration leading to a wealth gap that is striking to say the least—White Americans average wealth (income plus assets) is 13 times higher than African-American wealth. The descent into homelessness has many shortcuts and expedited byways rooted in a malevolent segregationist history in the U.S. (Rothstein, 2017).

The prize for achievement in ending homelessness goes to the nation of Finland where HF was used in combination with generous social housing allowances and support systems for Finnish citizens (especially those with a disability). Reducing the homeless population by more than half by 2016 (about 7 500 persons) was a trend set in place that promised to effectively end homelessness in Finland by 2020. Shinn and Khadduri argue that the U.S. could also afford the investments made in Finland (obviously scaled to size) if there were sufficient political will. Barring a major upheaval leading to massive increases in social spending as of the 2020 Presidential Election (one can only hope), the U.S. is—at this writing—far from having the will to end homelessness or pay heed to the heaps of evidence showing that HF works and that subsidising rents can yield long-lasting societal benefits.

Chapter 5 takes on homelessness prevention—a topic often relegated to wistful thinking since we know so little about who among the many poor and plausible will actually become homeless (vs. remain doubled up, eke out a living paying rent, etc.). Shinn and Khadduri centre their efforts on a ‘high risk’ profile to direct services to those on the cusp of imminent eviction by a landlord or family member who’s had enough of doubling up. Rapid re-housing funds were designed for such instances and an evidence-supported intervention—Critical Time Intervention—has proven successful with discharged psychiatric patients, former prisoners and others leaving institutions.

There are other prevention measures. Free legal assistance in housing courts can be pivotal in preventing eviction (most landlords have attorneys and a distinctly unfair advantage), a service in scarce supply nationally. Screening tools to identify risk of homelessness can be used in hospitals, emergency rooms and anti-poverty programmes and a titration of ‘progressive engagement’ can be used with individuals and families facing homelessness drawing from a menu of options: cash grants, shallow subsidies, legal advice, etc. Regrettably, the paucity of research on prevention offers little guidance on how, when and with whom to proceed.

The final chapter (6) goes up and out to macro-level changes needed to end homelessness on a broader and more enduring scale. Here, the research strongly supports the value of 'deep subsidies' or Housing Choice Vouchers (HCV) that require the tenant give no more than 30 per cent of household income to rent payments. Only about one-fourth of eligible Americans receive HCVs and with multi-year waitlists for public housing units, the shortages are glaring, tenacious and yet fixable with 300 000 additional vouchers. Uncooperative landlords can be a problem that requires more than casual attention. The funding involved in rectifying this gap—an estimated 80 billion dollars—constitutes less than 1 per cent of the U.S. annual budget – 3.7 trillion dollars (and counting). Subsidising existing housing is far less expensive than building it anew (where construction permits, zoning laws and environmental regulations ensure higher expenses and delays lasting years). Short of permanency, HCVs could be ended when the youngest child turns 18 or when/if the family's income increased sufficiently to afford fair market rents.

One of the more politically palatable routes to housing assistance has been the Lower Income Housing Tax Credit (LIHTC) although Shinn and Khadduri point out that middle-class renters are more likely to benefit from these subsidies via tax benefits apportioned by the LIHTC to states. The establishment of the National Housing Trust Fund in the waning Obama years held promise but was rather stingily under-funded (\$267 million in 2017) and less directed to building new affordable housing.

With a U.S. Federal government defunding social programmes at record rates in 2020, localities have moved ahead, California taking the lead (after a decades of neglect) with a \$1.2 billion bond issue dedicated to affordable housing. The erosive effects of exclusionary zoning laws were reversed in places like Oregon and Minneapolis. Regulatory reforms fostered support for creative types of housing – backyard cottages (granny flats), tiny houses, even SROs re-gained favour. The recent cascade of economic and human tragedies unleashed by the COVID-19 pandemic will likely lead to dramatically higher levels of homelessness as Federal emergency measures (moratoria on evictions; use of empty hotel rooms for quarantined and homeless persons otherwise confined to crowded shelters) are time-limited and may only delay dire economic consequences for millions of vulnerable Americans.

Shinn and Khadduri's solution is rather simple – if accorded the political will needed. They advocate for expanded rental vouchers paired with greater income support (raising the minimum wage, earned income tax credits, higher disability payments, etc.). And, ever mindful of the racism baked into America's housing history, they argue for greater enforcement of what has become laxity in Fair Housing Law enforcement. After all, homelessness remains a choice in America.

A modest critique of the book would be that the reader (especially from outside the U.S.) can get a bit overwhelmed by all of the facts and information put forth in a steady flow, broken up occasionally by illustrative case vignettes and quotes from those with lived experience of homelessness. As a compendium of vital information, 'insider' perspectives on policy debates only the authors could summon, and realistic appraisals of what it would take to end homelessness, this book has no peer.

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The idea of 'choice' has a long and contentious connection to homelessness. In the public domain it is frequently expressed in terms of why people experiencing homelessness choose to do so. In this context choice reinforces long held views that homelessness is a result of deviant and/or maladaptive behaviour and poor decision making. While numerous studies have challenged the assumption that people actually choose homelessness in preference to safe, secure and affordable housing, choice nonetheless features in many academic accounts as well. In these accounts choice is generally deployed as a way of highlighting the agency of people experiencing homelessness and the way choice is enacted through adaptive responses to a constrained set of options. Choice is also a key idea that flows through Marybeth Shinn and Jill Khadduri's book *In the Midst of Plenty: Homelessness and what to do about it*. While they engage with the issue of choice, they do so from a direction that avoids pathologizing homeless people and focuses attention instead on the choices made (or not made) by policy makers, politicians and the public that have created the problem of modern homelessness in the US.

Drawing on a long and distinguished history in homelessness research the two authors skilfully weave together qualitative material, crisp descriptions of key empirical studies, and comprehensive policy knowledge to deliver a carefully considered and concise account of literal homelessness in the US. Their argument is that the emergence and continued presence of mass homelessness is a direct result of policy choices that have exacerbated inequality in both incomes and wealth in the US over the last three decades or so. Through this lens homelessness is largely seen as an inevitable outcome of policy choices that benefit the rich and put housing costs beyond the reach of a growing number of people who occupy the lowest rungs of the socio-economic ladder. Far from just identifying the problem, the book offers a detailed account of the policy options that, if chosen, could end homelessness.

The book can be thought of as two parts. The first two chapters examine the question of who is homeless and why do people become homeless. Both chapters canvass all the issues one might expect them to – they look at the history of homelessness and the emergence of modern homelessness in the US; they describe various ways of enumerating homelessness, as well as offering detailed accounts of various theories about the causes of homelessness, highlighting, in particular, the inadequacies of accounts that focus on individual characteristics. While much of this material is covered elsewhere, it is done in a way that is accessible and engaging to a general reader, but also detailed enough to be of interest to policy makers and researchers.

These two chapters provide the foundation for the book's main interest – how to end homelessness, which as its authors argue, is a 'problem of deep poverty, coupled with high housing costs' (p.149). In the next four chapters Shinn and Khadduri pursue this argument with vigour, and it is these chapters that distinguish this book. Chapter 3 closely examines different policy responses for people experiencing homelessness. While it points to a strong evidence base in support of long term subsidies for families and supportive housing for higher need individuals, it does not shy away from questioning claims frequently made about popular interventions. Chapter 4 examines the homeless service system in the US, and what could be done to improve it. While acknowledging various successes, such as reducing veteran homelessness, it raises important questions about the selectivity of some programs, as well as a lack of evidence with respect to key interventions. Indeed, while many homelessness policies and program responses in the US differ from Australia some of the issues raised in the book are eerily familiar – why, for instance, has transitional housing, both here and in the US, never been formally evaluated? Why, despite a lack of evidence is integration such a *de rigueur* policy position in both countries?

Chapter 5 turns its attention to prevention, an area that is notoriously difficult to study. Despite this, they draw on a number of important studies that offer insight into approaches that could more efficiently and effectively target groups at risk of homelessness, as well as identifying programs that show promise at preventing homelessness. The core message here, however, is that, despite being an underdeveloped area of research, prevention is the area that could generate the greatest 'dividends'.

Chapter 6 brings the various strands together in a comprehensive and wide ranging review of policy options. One aspect of this chapter that stood out is the detailed examination of various demand side policy options, with voucher programs in particular capturing attention. The reason it captured my attention is that in Australia (and possibly other countries) advocates and researchers have focused almost exclusively on supply side interventions, with it must be said, little success. Indeed, as a proportion of total housing stock in Australia social housing has declined over the last three decades. While increasing the supply of social housing stock is, as the authors note, a central element of any comprehensive solution to homelessness, *In the Midst* offers a timely reminder that a comprehensive effort to end homelessness likely requires both demand and supply side interventions. In presenting a clear case for both, this book challenges those who have all too easily dismissed demand side interventions.

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This book should spark critical and productive engagement with those inside but also those outside the homelessness space who share a concern with the effects of increasing inequality. It is important reading for students, advocates, practitioners and researchers alike and while the focus is primarily on the US, it offers readers from other countries many insights and ideas.

It is worth noting that at the time *In the Midst* was written, the COVID pandemic had not occurred. This raises a question of how the book might hold up given the disease has revealed and magnified social and economic tensions that have long festered under the surface of many Western countries. I suspect it will hold up well. The reason for this is the sustained focus on a lack of housing that is affordable to low-income households is only likely to worsen without decisive policy interventions.

There much to learn from this book and I would strongly encourage anyone interested in homelessness to read it.

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In the Midst of Plenty is a volume in the Contemporary Social Issues series of Wiley Blackwell. The main argument of the book is “that the United States and other wealthy, industrialized countries have the resources to end homelessness, if we make the policy choices” (p.1). Simply stated, homelessness often results when people do not have access to decent, stable, affordable housing. To support their thesis, the authors, Marybeth Shinn and Jill Khadduri, present a comprehensive, but succinct review of research on homelessness. Four questions are addressed in six chapters: “Who becomes homeless? (Chapter 1); Why do people become homeless? (Chapter 2); How do we end homelessness? (Chapters 3 and 4); How do we prevent it? (Chapters 5 and 6)” (p.1). Thus, the bulk of the book is devoted to a review of research on what works and what does not work to end and prevent homelessness. Each chapter is densely packed with scientific evidence, particularly quantitative data, and many chapters also include personal stories.

Chapter 1 focuses on the methods of and findings from research that aims to define and count people who are homeless. National shelter use data and Point-In-Time (PIT) counts are the most commonly used strategies. Helpful techniques for improving the accuracy of PIT count data are described. An important topic of this chapter is how homelessness has changed over time. While single men formerly accounted for the majority of people experiencing homelessness in Skid Row areas of big cities, new groups of people have become part of the homeless population – women and children, youth, and veterans. Among these groups, African Americans constitute a disproportionately high percentage of people experiencing homelessness in the United States, and the average age of homeless people has dropped as the number of families with children has increased. While homelessness has accelerated since the late 1970s, there is evidence that rates of homelessness among veterans and adults experiencing chronic homelessness have recently decreased across the United States.

While individual and structural factors are typically invoked to explain who becomes homeless, the authors argue in Chapter 2 that individual factors only become risk factors because of structural factors. For example, an individual factor like mental illness need not necessarily consign one to homelessness if policies provide the supports that enable people with mental illness to enjoy a decent quality of life. Multiple forms of social exclusion, that are embedded in social policies, turn individual characteristics, such as race, sexual orientation, and mental illness, into risk factors for homelessness. The authors go into great detail to show that the primary structural factors giving rise to homelessness are economic – rising levels of economic inequality, income volatility, and “deep” poverty far below the thresholds of low-income cut-offs. Moreover, the United States, in particular, and English-speaking nations, in general, have substantially higher rates of economic inequality than western and northern European countries. Since the 1960s, the cost of housing

in the United States has risen, along with income inequality, with the net effect that more and more people living on low-income have effectively been priced out of the housing market. Cities with high costs of rent and high levels of income inequality, like New York City, Los Angeles, and San Francisco, have become national hotspots for homelessness.

In Chapter 3, the authors provide further evidence for the economic causes of homelessness by reviewing studies that have shown that homelessness can be virtually eliminated if homeless people are provided with rent subsidies. The multi-site Family Options study in the United States compared several different types of intervention for family homelessness and consistently found that rent subsidies, with minimal direct services, consistently had the greatest impact in ending family homelessness. The authors review research on Pathways Housing First programmes for single adults with mental illness that have been conducted in the United States and Canada. In these studies, the combination of rent subsidies with intensive support services leads to dramatic reductions in homelessness over time. Studies of Critical Time Intervention (CTI) have also shown promise in improving outcomes for people exiting psychiatric settings or shelters. The summary of research in this chapter is very consistent with a recent comprehensive review of research on income assistance and permanent supportive housing in reducing homelessness by Tim Aubry and his colleagues (Aubry *et al.*, 2020). Finally, this chapter follows well from the previous chapter in showing how changing structural factors like income assistance and addressing the risk factors that people experience through intensive supports are effective ways of ending homelessness.

Whereas Chapter 3 focused on specific programmes to end homelessness, Chapter 4 examines whole systems approaches to end homelessness on a larger scale. Homelessness systems components include shelters, transitional or rapid rehousing, time-limited rent subsidies, and permanent supportive housing that is typically based on the Pathways Housing First approach. The authors note the lack of research on how to allocate housing and services to people experiencing homelessness. Many communities are using some form of coordinated entry, which, in principle, sounds like a good idea. However, coordinated entry suffers from a lack of research, utilisation of screening or prioritisation tools that do not have good psychometric properties, and insufficient resources to house those experiencing homelessness who are prioritised for housing assistance. The lack of research also limits knowledge as to the effectiveness of large-scale efforts like the 100 000 Homes Campaign, which does not provide housing resources, undertaken by Community Solutions. In contrast, initiatives that do provide housing resources, like the Housing and Urban Development -Veterans' Administration Supportive Housing (HUD-VASH), has been able to cut the homelessness rates of veterans in the United States in half and eliminate it in three states and 71 communities, using the

Pathways Housing First approach. The most impressive example of a whole systems approach to ending homelessness is the nation of Finland. Although their approach deviates from the Pathways model, Finland has adopted many Housing First principles and practices and has nearly eliminated homelessness. What Finland did was to establish a national goal of ending homelessness and provide the resources to attain this goal.

Chapter 5 examines prevention approaches for high-risk populations. It does little good to end homelessness without simultaneously “turning off the tap” of new people becoming homeless. In this chapter, the authors review the concept of efficiency that deals with how to select those people most at risk of becoming homeless for a prevention programme. Because homelessness has a low base rate, it is difficult to predict. Nevertheless, statistical models that show that those families with the highest number of risk factors have the greatest likelihood of entering a shelter are more efficient than those guided by lay theories and rely on clinical or professional judgment. Shinn and colleagues were able to reduce the rate of false negatives from 24% to 8% in one study of families by developing a statistical model of prediction. Once identified, it is difficult to know what prevention programmes work best. Those programmes that have some research evidence to show that they are most effective in preventing homelessness include providing permanent and robust rent subsidies and cash assistance to people who are about to be evicted. Case management and CTI for people discharged from psychiatric settings have also shown some effectiveness in preventing homelessness. The authors suggest other targeted groups for whom prevention approaches may work, but that currently have not been researched, including youth leaving foster care and people leaving correctional settings. Gay and trans youth, and Black and Indigenous youth could easily be added as groups who could benefit from prevention programmes.

Whereas Chapter 5 focuses on targeted prevention programmes, Chapter 6 addresses prevention at the structural level. While daunting in scope, it makes abundant sense to change structural conditions since they are the factors that have led to an increase in homelessness, as documented in Chapter 2. A major emphasis of this chapter is on the use of rent subsidies to end homelessness and to prevent it. Various aspects of rent subsidies are considered, including how they should be targeted, what level of subsidy is needed for what group, how long the subsidies should last, and how they should be provided. Various policy options for increasing incomes are also proposed, so that people are more likely to be able to afford housing and not end up homeless. Both housing and income policies need to be coupled with broader efforts to eliminate the social exclusion of marginalised groups. The authors conclude that the types of structural changes that they recommend depend on political will and government action.

Critical Appraisal

This book is well written, well researched, and concise. While dense with research, the writing is clear. Each chapter contains an overview and a summary, which are helpful because of all the content that is packed into each chapter. The book offers evidence-based approaches that should guide policy and practice.

Among the many strengths of the book are specific chapters that make noteworthy contributions. Chapter 2 does an excellent job in making an empirical case for the structural and economic causes of homelessness. The authors review several sources of data in a thorough, well-documented analysis of the economic roots of homelessness. Equally important in this chapter is how they view individual factors as only becoming risk factors because of underlying structural factors. This is an important reframe of individual factors from viewing them as residing within individuals to viewing them as resulting from structural conditions. This reframe highlights the focus on the system rather than the individual, and in so doing challenges dominant American cultural narratives of individualism and victim-blaming. Chapter 4 makes a unique contribution in its focus on whole systems responses to homelessness. It has been said that Pathways Housing First is a philosophy, a programme, and a system. Much more is known about the philosophy and programmatic nature of Pathways Housing First and other programme approaches. In this chapter, systems-level ideas and approaches are reviewed. While the lack of research on many systems' initiatives leaves many gaps in the knowledge base, the examples of the HUD-VASH programme in the United States and the nation-wide approach in Finland are particularly noteworthy and provide concrete evidence that homelessness can be eliminated.

Chapters 5 and 6 also make a unique contribution regarding the prevention of homelessness. Many people in the homelessness sector do not know about the field of prevention with its roots in public health, and there are often vague references as to what constitutes prevention. The authors present prevention concepts and review literature on promising programmes. As shown in Chapter 5, most prevention efforts to date use the selective or high-risk approach in which individuals are identified and targeted for a prevention programme. While there is not a great deal of research on prevention, the authors do show the necessity of developing predictive models to guide prevention efforts. Rent subsidies, income assistance, and CTI have all shown preventive effects in rigorous research, and youth leaving the child welfare system, gay and trans youth, Black and Indigenous youth, families and single adults facing eviction, and adults leaving psychiatric and correctional settings are all good candidates for prevention programmes. Chapter 6 focuses on needed policy changes. Just as policy neglect since the late 1970s has led to increasing homelessness, progressive policies that address housing through

rent subsidies and income assistance are needed to end and prevent homelessness. In the current United States political context, these recommendations may seem like “pie in the sky” but they provide a vision for positive movement forward on homelessness in an ever-changing political context.

The book also has some limitations. While the authors do touch on Canadian and European research and policy, the bulk of their review is United States-centric. So, European stakeholders may find limitations of the research for application to their contexts. For example, many European countries have a greater stock of affordable social housing, so that the emphasis on the provision of rent subsidies to prevent homelessness may be less germane in northern and western European nations than the United States. Also, even though there are some personal stories interwoven in some of the chapters, the authors largely rely on quantitative research. There is an ample body of qualitative and mixed methods research by Deborah Padgett and her colleagues, as well as many others, on the experiences of both people experiencing homelessness and service-providers, issues of programme planning and implementation, and other issues that would have been a valuable addition. One topic that is not covered is how programmes like Pathways Housing First can be adapted to specific populations, including Black, Indigenous, and other racialized groups. I also found the book undertheorised, when there is a growing theoretical base regarding homelessness in sources like *Housing, Theory, and Society*. What theories are best suited to understand who becomes homeless and why, what programme models work best, what systems interventions work best, and what prevention models work best received scant coverage. Shinn’s own work in applying capabilities theory to housing and community mental health is curiously not mentioned in the book. Finally, while the book is well written, the audience for whom the book is best suited is homelessness researchers. Practitioners and policy-makers will find value in the book, but those with a background in research methods will get the most out of it.

These critical comments notwithstanding, we owe a debt of gratitude to Shinn and Khadduri for putting this book together for all of us who are working to improve the lives and social conditions of people experiencing or at risk of experiencing homelessness. It is the single best source on homelessness research and what can be done to address homelessness to date.

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