

**PRISMA systematic review: Risk factors in women experiencing homelessness  
from an ecological and intersectional perspective**

**Risk factors in women in a homeless situation**

Esther García-Valverde, Eva Picado-Valverde, Amaia Yurrebaso Macho, Raquel Guzmán-Ordaz

**ABSTRACT:**

This study presents a Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) systematic review of risk factors among women experiencing homelessness from an ecological and intersectional perspective. Twenty-one empirical studies were analyzed. The findings reveal four main dimensions of risk: (1) risk factors in interpersonal relationships; (2) risk factors associated with physical, mental, and emotional health; (3) risk factors related to access to housing, employment, and resources; and (4) risk factors linked to discrimination and intersectionality. The review highlights the interplay of individual, relational, and structural factors, underscoring the need for social work interventions and policies ensuring gender equality, housing access, and social protection.

**Keywords:**

Women experiencing homelessness, risk factors, systematic review, ecological model, intersectionality, social work

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## INTRODUCTION

Social exclusion transcends mere material deprivation and encompasses the inability to participate fully in economic, social, political and cultural life, and may even involve alienation and distance from the central core of society (Duffy, 1995). In the European Union, the concept of social exclusion has been used to address situations of poverty, inequality, vulnerability and marginalization of segments of its population (Arnosó et al., 2023). Women are particularly affected, representing more than 70% of people in global poverty due to disparities in access to economic opportunities in both developed and developing countries (Organization for Economic Co-operation and Development, OECD, 2008). This reality affects women in a homeless situation particularly severely, who face not only financial and educational deprivation, but also more pressing physical and mental health needs, and restricted access to resources (Winetrobe et al., 2017). For these women, social exclusion manifests itself in weakened links to basic institutions such as family, child protection services, the labor market, housing, health care and social services (Flynn et al., 2018).

In recent years, a broader understanding of the phenomenon of "hidden homelessness" has emerged, encompassing forms of accommodation such as substandard housing, insecure housing, precarious housing, occupation by necessity or living in informal settlements (Deleu et al., 2021; Eyrieh-Garg et al., 2008). The European Federation of National Associations Working with the Homeless (FEANTSA) developed the operational definition European Typology on Homelessness and Housing Exclusion (ETHOS). ETHOS classifies situations from literally living on the street to living in overcrowded situations. Categories (1) "homelessness" and (2) "homelessness" cover the most visible forms of homelessness, while (3) "insecure housing" and (4) "inadequate housing" include difficulties of accessibility, affordability and habitability, incorporating "hidden homelessness" in which women are more likely to be present (Deleu et al., 2021).

The phenomenon of "hidden homelessness" among women could be related to women avoiding sleeping outdoors or in places exposed to violence, opting for private settings such

as staying with family and friends (Bretherton, 2017), or seeking alternatives such as live-in domestic service or sex work (Reina et al., 2023). These options also expose them to the risk of exploitation and precariousness. Invisibility, lack of representation in statistical data and the persistent sense of loneliness in the daily lives of women in a homeless situation relegate them to the margins of society (Matulic-Domandzic et al., 2019). In the face of this worrying invisibility, new approaches are needed to adequately identify and recognize the risk factors that underlie women's trajectories of homelessness.

*Risk factors in women experiencing homelessness from an ecological model and an intersectional perspective.*

The causes of homelessness are multifaceted and influenced by individual tendencies, relational and structural factors, with particular challenges for women, rooted in gender inequalities (Bretherton, 2017). This leads to an increased vulnerability to multiple victimization due to the intersection of various categories (Calvo et al., 2022).

The ecological model goes beyond the analysis of individual behavior, as it integrates personal, relational, community and social factors, which allow us to understand how the person has arrived at his or her current situation (De Alencar-Rodrigues and Cantera, 2012; WHO, 2002). Bronfenbrenner's ecological model (1999) allows us to identify and classify the risk factors in women in a homeless situation from the analysis of their situation, the result of their vital development, as a whole or system made up of different environments of participation that influence the person's cognitive, moral and relational change and development: (1) the microsystem focuses on close activities and relationships, such as home or work; (2) the mesosystem analyzes the interconnections between these environments, such as relationships between partners and friends; (3) the exosystem encompasses environments where the person does not participate directly but which affect her, such as the partner's work decisions; (4) the macrosystem includes cultural patterns of society; and (5) the chronosystem contemplates changes and events over time that impact on the person's life.

The present study, in addition to the ecological model, draws on Crenshaw's (2013) theory of intersectionality, which argues that gender, ethnicity, age, citizenship and other identities and circumstances interact with each other to shape people's experiences. These factors do not operate in isolation, but intertwine and influence each other, shaping the dynamics of marginalization and privilege in society. Mostowska and Sheridan (2016) argue that this approach is central to understanding women's homelessness.

The integration of the ecological model and the intersectional model allows for a comprehensive analysis of the factors influencing female homelessness, considering the systems of interaction and the characteristics of different environments. Recognizing the uniqueness of each experience, the importance of empirical research to analyze the multi-causality of female homelessness is highlighted (Matulic-Domandzic et al., 2019).

Social workers play an essential role in supporting women experiencing homelessness by establishing close relationships to address their needs, strengthen their coping skills, and reduce their vulnerability through social services, supports, and the formulation of appropriate policies (Sadeghi et al., 2021). Although homelessness has been approached from an ecological perspective in social work (Nooe and Patterson, 2010), to the best of our knowledge, there are no studies that specifically approach homelessness from the perspective of women from this lens. Considering women's greater exposure to violence, vulnerability, and invisibility (Box et al., 2022; Calvo et al., 2022), as well as their higher suicide rates compared to men (Vázquez and Panadero, 2019), it is relevant to inquire further into this issue. In order for social work professionals to adequately understand the experiences and trajectories of these women, it is necessary to carefully analyze the risk factors and underlying causes of female homelessness before initiating any planned action. Therefore, this study aims not only to conduct a systematic review of the risk factors for female homelessness, but also to develop a comprehensive map from an ecological and intersectional perspective that promotes collaboration among individuals, organizations, and communities to specifically address female homelessness.

## METHOD

First, a search was conducted in PROSPERO to verify the existence of previous records on similar studies, indicating that this systematic review could be the first to address this issue. This step is essential to ensure that the study provides new information relevant to the field of research. The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines were followed (Page et al., 2021). The authors opted for this method to ensure transparency and completeness in the presentation of the results of the systematic review, as it is widely recognized in the scientific community and helps to minimize bias in the selection and presentation of the included studies.

It is important to recognize that the subjectivity of researchers, along with the influence of their values, beliefs, and theoretical perspectives, may be affecting both the collection and interpretation of data. To mitigate the risk of bias in the study, several secondary methods were implemented, including double peer review, clear establishment of inclusion and exclusion criteria, detailed recording of all decisions made during the systematic review process, and discussion among reviewers in case of discrepancies in study selection.

### *Eligibility criteria*

Using Boolean search terms ("women" OR "gender" OR "feminine" AND "social exclusion" OR "poverty" AND "homeless" OR "homelessness" OR "aporophobia"), a search was conducted in January and February 2024 in four databases that the four authors considered to be suitable sources of information on the topic: Web of Science, Scopus, PsycINFO and Dialnet.

Inclusion criteria were (a) publication date between 2014 and 2024, (b) empirical studies, including quantitative, qualitative or mixed methods, (c) in English and Spanish, (d) published in peer-reviewed research journals, and (e) research focused on risk factors and indicators identified in women in a homeless situation. Studies that were single case studies, thesis and

dissertation studies and those not published in a peer-reviewed journal were excluded from the review.

The approach followed was to collect all available information up to the most recent date. To this end, alerts were set up in various databases to ensure that the most up-to-date information possible was obtained.

### *Selection of studies*

During the initial screening process, summarized in Figure 1, a total of 2,186 articles from various databases were reviewed, including 1,211 from Web of Science (WOS), 522 from Scopus, 280 from PsycINFO and 173 from Dialnet. The first and second authors conducted a thorough review of the titles and abstracts of each study, excluding 2,044 studies as unsuitable for the current review. These same authors then screened the full articles for inclusion, eliminating duplicates and resulting in a selection of 52 articles. The four authors then conducted independent and detailed reviews of the selected studies, ultimately excluding 31 of them from the final set of articles. Reasons for exclusion included objectives that did not match the scope of the research (n=25), lack of peer review (n=3) or methodology that did not meet the established criteria (n=3). Throughout the review process, any discrepancies were discussed and resolved by team consensus.

Figure 1. PRISMA flowchart demonstrating the selection of studies

[insert Figure 1.]

### *Data Abstraction*

In the data abstraction process, both inductive and deductive analysis were integrated. The authors opted for an inductive approach to explore the data through an inductive thematic analysis to delve deeper into the underlying risk factors that lead to or perpetuate women's homelessness. The qualitative data analysis was conducted on the results and discussion of the twenty-one articles, using an inductive thematic analysis according to Braun and Clarke (2006). The six phases indicated by the authors were followed, including (1) data familiarization, (2) initial code generation, (3) theme search, (4) theme review, (5) theme definition and naming, and (6) report writing.

Themes and concepts were identified and extrapolated through a systematic process involving several steps. Initially, after becoming familiar with the dataset, qualitative analysis software Atlas ti 23 was used to initiate the second phase of analysis. A total of 37 codes were derived from the data and then organized into themes. These codes were independently analyzed by the first and second authors. Subsequently, the four authors convened to share and discuss their analyses, refining the themes and providing descriptions of the code trees. The themes were then reformulated to ensure they represented the most important findings, rather than simply organizational or conceptual categories. Finally, the authors met again to review and refine the emerging themes until a clear and identifiable distinction between them was established

Subsequently, a deductive approach was used by the third and fourth authors to organize and classify the emerging themes considering the ecological model, including the various environments surrounding women experiencing homelessness, such as the individual system, microsystem, mesosystem, exosystem and macrosystem. Special attention was devoted to the chronosystem in structuring and presenting the results, with the purpose of analyzing the underlying experiences and trajectories prior to homelessness. In addition, an intersectional perspective was adopted to understand how the different identities and experiences of these

women, such as gender, race, class and migration status, intertwine and affect their access to resources and services.

The quality assessment of the studies was carried out by an external evaluator, following the selection template used by Salzmänn-Erikson and Dahlén (2017). The template is composed of a total of 25 items with a yes (1) or no (0) response that allow checking both the content of the work and the methodological procedure performed. Items with 0-17 points are rated 'Low', those with a sum of 18-20 have a 'Medium' rating and items with a total of 19-25 are given a 'High' rating. Because this review includes studies that use both qualitative and quantitative methods, some questions were modified to accommodate quantitative approaches.

## RESULTS:

A total of twenty-one research articles published between 2014 and 2024 were included in the systematic review. Ten used a qualitative approach, ten used a quantitative approach and one used mixed method. In terms of the geographical characteristics of the included studies, eight studies were conducted in Spain (38.10%), six in the United States (28.57%), two in England (9.52%), two in Canada (9.52%), one in Argentina (4.76%), one in Australia (4.76%) and one in Nicaragua (4.76%).

The reviewed studies included a total of 1,603 participants, of which 1,596 were women experiencing homelessness and 7 were caseworkers who were actively involved in providing support services to families in a homeless situation (Gültekin et al., 2014). The women participants in the reviewed studies came from various countries: Spain (eight articles), England (three articles), Africa (three articles), Bosnia, France, Morocco, Argentina, Bolivia, Colombia, Nicaragua, Venezuela, New Zealand and Australia (1 article). The average age of the participants was forty-three years.

Overall, the methodological quality of the studies seems acceptable in 16 of the 21 papers analyzed. However, some methodological limitations are worth considering. Omissions of information about methodological procedures related to data collection are common,

especially the date of collection and inclusion, selection or exclusion criteria, resulting in a medium quality in three of the analyzed papers (Matulic-Domandzic et al., 2020, Vázquez et al., 2019; Vázquez et al., 2020). In addition to the omission of most of the methodological characteristics, two studies are rated low due to limited discussion of ethical aspects and the clinical and social value of the study conducted (Lenta et al., 2023; Vázquez et al., 2021).

Information about the general characteristics, main methodological properties and quality of the 21 selected studies can be found in Table 1.

Table 1. Summary of selected studies

[insert Table 1.]

Through inductive thematic analysis, four types of risk factors were extracted, each with their corresponding dimensions: (1) Risk factors in interpersonal relationships, including traumatic experiences in childhood and adolescence, intimate partner violence and lack of support network; (2) Risk factors associated with physical, mental and emotional health, such as mental health problems, addictions and physical health problems; (3) Risk factors related to access to housing, employment and resources, such as job insecurity, barriers to employment, economic and housing vulnerability, and challenges in comprehensive care for women in a homeless situation; (4) Risk factors linked to discrimination and intersectionality, such as aporophobia, institutional violence and intersectionality.

Subsequently, a deductive approach based on the ecological model and the intersectional perspective was used to order and classify the themes. This involved organizing the different factors in the person's environments and relating them to the various axes of inequality (Figure 2.).

Figure 2. Risk factors in women in a homeless situation framed within the ecological model

[insert Figure 2.]

(1) Risk factors in interpersonal relationships:

*Traumatic experiences in childhood and adolescence (individual system)*

Sixteen included articles point to the relationship between women's homelessness and traumatic experiences of physical, sexual or psychological violence or abuse during childhood or adolescence. The quantitative studies reviewed concluded that women had early traumatic experiences before becoming homeless, indicating that this is an important vulnerability factor that can lead to homelessness (Guillén et al., 2020; Lenta et al., 2023; Rodríguez-Moreno, 2020; Rodríguez-Moreno, 2021; Vázquez and Panadero, 2019; Vázquez et al., 2021; Vázquez et al., 2020; Wong et al., 2016). Authors describe the family environments of women experiencing homelessness as dysfunctional during their childhood and adolescence, characterized by severe conflicts, economic problems and parents with mental health problems, alcoholism or drug addiction (Côté et al., 2022; Gültekin et al., 2014; Vázquez and Panadero, 2019; Vázquez et al., 2020). Feelings of guilt, shame and isolation, combined with a lack of recognition and support from family members after traumatic experiences, led these women to silence themselves, leaving indelible marks on their lives (Côté et al., 2022; MacGrath et al., 2023). These traumatic events were also associated with subsequent substance abuse and deteriorating mental health (Guillén et al., 2020), as well as higher rates of suicide attempts in these women (Vázquez and Panadero, 2019).

*Partner violence (microsystem) partner violence (microsystem)*

Fourteen studies report that women in a homeless situation have experienced or are experiencing intimate partner violence (Arnosó et al., 2023; Cameron et al., 2016; Côté et al., 2022; Matulic-Domandzic et al., 2020; Flynn et al., 2018; Gültekin et al., 2014; Lenta et al., 2023; Lewinson et al., 2014; Long, 2015; MacGrath et al., 2023; Riley et al., 2014; Vázquez and Panadero, 2019; Vázquez et al., 2021; Wong et al., 2016). Some authors suggest that experiences of abuse during childhood and adolescence were triggers that were later

reproduced in intimate partner relationships (Arnosó et al., 2023; Lewinson et al., 2014). Wong et al. (2016: 7) after conducting a study in California concluded that "more than 70% of homeless and unstably housed women have experienced childhood violence, 78% have experienced adult violence, and the specific type of violence experienced as a child is associated with that same type of violence experienced as an adult". Furthermore, connections between abusive relationships and drug use are described (Arnosó et al., 2023), in the study conducted by MacGrath et al., (2023) women frequently recounted how their partners initiated them into drug use and were the catalyst for their transition into drug use. Experiences of domestic violence were the turning point that led these women to leave their homes, initiating a situation of housing instability (Gültekin et al., 2014; Long, 2015; Matulic-Domandzic et al., 2020). However, on many occasions, this instability has also led to frequent and intense harassment, sexual objectification or demands for sexual favors in exchange for help (Arnosó et al., 2023; Cameron et al., 2016; Fynn et al., 2018; Lewinson et al., 2014).

*Lack of support network support network (micro-system in informal support - mesosystem in formal support)*

Another aspect reflected in several studies reviewed is the lack of meaningful relationships, disaffiliation and disconnection from support networks in women experiencing homelessness (Gonyea and Melekis, 2017; Gültekin et al., 2014; Lenta et al., 2023; MacGrath et al., 2023; Riley et al., 2014; Rodríguez-Moreno, 2020). The lack of meaningful relationships can lead to feelings of emptiness, longing, sadness, or despair on the part of these women (Arnosó et al., 2023). However, Long (2015) suggests that precisely social support enabled the women in his study to end exposure to violence; they primarily rely on friends and family for housing.

(2) Risk factors associated with physical, mental and emotional health

*Mental health problems mental health problems (individual system)*

Fifteen articles describe the mental health problems faced by women in a homeless situation. For example, in the mixed study conducted by Sutherland et al. (2022), three-quarters of the women indicated that they experienced depression, and half of them had other mental health disorders such as stress, bipolar disorder and anxiety related to their homelessness. Other researchers have also highlighted the risk these women face of developing mental health problems (Cameron et al., 2016; Côté et al. 2022; Matulic-Domandzic et al., 2020; Lewinson et al., 2014; MacGrath et al, 2023; Rodríguez-Moreno et al., 2020; Rodríguez-Moreno et al., 2021), as well as a sense of devaluation of the self, or a denial of individuality (Gonyea and Melekis, 2017), severe mental disorders such as schizophrenia or borderline personality disorder (Arnosó et al., 2023; Lenta et al., 2023), or suicidal tendencies (Gültekin et al., 2014, Vázquez and Panadero, 2019).

#### *Addictions (individual system)*

Drug and alcohol use is closely linked to women's homelessness (Cameron et al., 2016; Gonyea and Melekis, 2017; Gültekin et al., 2014; Lenta et al., 2023; Rodríguez-Moreno et al, 2021; Vázquez et al., 2020; Vázquez et al., 2021). According to a study conducted by Guillén et al. (2020) in Madrid, 70% of the women participants smoked, 48.6% consumed prescription sedatives, alcohol was consumed by 36.2% of the participants, and cocaine was the most consumed illegal substance (7.2%), followed by cannabis (6.5%). Notably, substance abuse has also been identified as an avoidance strategy for coping with the impact of sexual abuse, social exclusion and homelessness (Arnosó et al., 2023; Côté et al., 2022).

#### *Health problems physical (individual system)*

Women in a homeless situation face health problems that, according to studies such as Rodríguez-Moreno et al. (2020) and Vázquez et al. (2020), tend to become chronic. This situation, as Lewinson et al. (2014) point out, often results in the loss of employment due to their precarious health status. A recent study by Lenta et al. (2023) indicates that more than

60% of the women interviewed reported having experienced a serious illness or accident both before and after becoming homeless.

Finally, it is important to highlight some intersectional factors that may aggravate the situation of vulnerability of women experiencing homelessness, and disability is one of them. These women face not only markedly deteriorated mental health, but also poorer general health and lower quality of life (Guillén et al., 2021; Vázquez et al., 2020).

### (3) Risk factors related to access to housing, employment and resources

#### *Job insecurity and barriers to access to employment (exosystem)*

Seven studies highlight the challenges faced by women in a homeless situation in accessing the labor market, with employment histories characterized by precarious, intermittent and/or informal work (Arnosó et al., 2023; Gültekin et al., 2014; Vázquez and Panadero, 2019). Obstacles in accessing employment, both from the labor market and from social support institutions, as well as economic dependence on their partners, contribute to the exclusion of women experiencing homelessness from the labor market (Matulic-Domandzic et al., 2020). In addition, the difficulty in finding employment that matches their skills and physical appearance is another important barrier faced by women in a homeless situation. For example, in a study by Flynn et al. (2018: 97), one of the female participants mentions: "How can you get a job? No education, no job, no experience, no job, piercings, no job, tattoos, no jobs. Dreadlocks, no job. No education, no experience, tattoos, piercings, weird hairstyle, NO JOB".

#### *Economic and housing vulnerability (exosystem)*

Economic vulnerability and residential instability have exacerbated the social exclusion of these women (Côté et al., 2022; Flynn et al., 2018; Lewinson et al., 2014; Matulic-Domandzic et al., 2020). Financial insecurity has been an important factor in the process of homelessness, often triggered by violent relationship breakdowns and insufficient financial resources to meet

basic expenses (Long, 2015; Sutherland et al., 2022). Some researchers highlight the challenges women faced in accessing or maintaining healthy and safe housing, due to exclusion from the housing market and the scarcity of affordable options (Flynn et al., 2018; Gültekin et al., 2014). This led many women to rely on friends and family for accommodation, living in overcrowded conditions or in unstable and substandard housing (Long, 2015).

*Challenges in comprehensive care for women in a homeless situation (exosystem) women experiencing homelessness (exosystem)*

In relation to care resources, studies have highlighted the scarcity of specific and adequate services targeting women experiencing homelessness (Arnosó et al., 2023; Gültekin et al., 2014; Lewinson et al., 2014). In addition, a lack of coordination between services has been reported, resulting in women having to move from place to place retelling their story. As expressed by a woman who participated in one of the studies "it's just when they pass you from pillar to post, from post to pillar . . . and that's what they're doing with me . . . the other day I had to go all the way to do an assessment, and then they wanted me to go to yesterday. That all costs money, buses and that . . . or I have to walk it. And by the time I've done all that, I'm knackered . . ." (Cameron et al., 2016: 349). Other authors point to institutional violence that disciplines, controls and punishes this group (Flynn et al., 2018; Lewinson et al., 2014).

**(4) Risk factors linked to discrimination and intersectionality**

*Aporophobia and institutional violence (macrosystem)*

Women in a homeless situation are subject to various forms of discrimination and aporophobic attitudes, including stigmatization and social rejection (Arnosó et al., 2023), as well as exclusion from employment and housing opportunities (Flynn et al., 2018). In addition, they face persistent labeling and stereotyping as "lazy" and "incompetent" (Gültekin et al., 2014), along with excessive control and harassment by law enforcement authorities, as well as institutional violence (Flynn et al., 2018; Lewinson et al., 2014).

### *Intersectionality, systemic inequalities (macrosystem)*

Some studies have highlighted the complex web of power relations, stigma and homelessness that affect women experiencing homelessness (Arnosó et al., 2023; Gonyea and Melekis, 2017; Gültekin et al., 2014). For example, Arnosó et al. (2023) note that women face multiple forms of discrimination due to economic inequalities, exacerbated by other identities such as migration or mental health problems, resulting in various forms of discrimination and exacerbating processes of social exclusion and loneliness of women in a homeless situation.

Matulic-Domandzic et al. (2020) highlight the inequality and economic dependency that mainly affects women due to unequal opportunities for access to education and employment compared to men. This is further accentuated if we introduce the migration factor, which acts as an enhancer of situations of social exclusion and places women in a terrain of greater vulnerability (Matulic-Domandzic et al., 2020), with additional difficulties such as more limited social networks, racism and legal problems (Lenta et al., 2023; Vázquez et al., 2020).

Age is also an intersectional factor that can aggravate the physical and mental health problems of women in a homeless situation (Matulic-Domandzic et al., 2020). However, some studies have also identified older age as a protective factor within this group (Gonyea and Melekis, 2017).

In conclusion, social exclusion is understood as a result of processes of symbolic domination linked to intersectional factors such as gender, class, ethnicity and age, which place women experiencing homelessness on the margins of society (Flynn et al., 2018).

### DISCUSSION:

This study has approached the complexity of female homelessness from an intersectional and ecological perspective, with the aim of identifying and analyzing the risk factors that influence the life trajectories of women in a homeless situation. This contributes new insights to social

work regarding studies on female homelessness, integrating perspectives from both intersectional (Zufferey, 2016) and ecological frameworks (Noolan et al., 2019).

The systematic review has included twenty-one peer-reviewed articles, both quantitative and qualitative, published in the last 10 years, providing a deeper understanding of the challenges faced by women experiencing homelessness in various areas of their lives. Inductive analysis of the results and discussions of the selected studies revealed the existence of four types of risk factors, each with their respective dimensions. These include: (1) Risk factors in interpersonal relationships; (2) Risk factors associated with physical, mental and emotional health; (3) Risk factors related to access to housing, employment and resources; and (4) Risk factors linked to discrimination and intersectionality. Subsequently, a deductive approach based on ecological and intersectional models was applied to organize these factors in individual and social contexts.

One of the most notable findings is the connection between traumatic experiences during childhood and adolescence and homelessness among women. The literature reviewed consistently indicates how physical, sexual or psychological abuse during these critical times of growing up can be a trigger and contributing factor to women's vulnerability to homelessness (Guillén et al., 2020; Lenta et al., 2023; Rodríguez-Moreno, 2020; Vázquez and Panadero, 2019; Vázquez et al., 2020; Vázquez et al., 2021; Wong et al., 2016). The results are supported by additional research, such as the findings of a comparative study conducted by Rodríguez-Moreno et al. (2021), which reveals that the likelihood of experiencing sexual violence during childhood and adolescence is approximately three times higher among homeless women compared to homeless men. These traumatic experiences not only generate profound psychological and emotional sequelae but can also undermine women's ability to establish stable interpersonal relationships and access social and economic resources that could protect them from homelessness (Côté et al., 2022; MacGrath et al., 2023).

Furthermore, this study highlights the critical link between gender-based violence and structural barriers to safe housing, which together increase the likelihood of women entering homelessness. The research consistently shows that intimate partner violence is both a cause and a consequence of homelessness (Arnosó et al., 2023; Cameron et al., 2016; Côté et al., 2022; Flynn et al., 2018; Gültekin et al., 2014; Lenta et al., 2023; Lewinson et al., 2014; Long, 2015; MacGrath et al., 2023; Matulic-Domandzic et al., 2020; Riley et al., 2014; Vázquez & Panadero, 2019; Vázquez et al., 2021; Wong et al., 2016). Limited access to emergency shelters, the lack of long-term housing solutions, and punitive social service policies often force women to remain in abusive relationships or enter precarious housing arrangements (Bretherton, 2017). Additionally, women experiencing homelessness often face heightened risks of harassment, sexual exploitation, and coercion in exchange for basic needs (Cameron et al., 2016; Flynn et al., 2018).

The review highlights the absence of a substantial support network as another risk factor for female homelessness. Disconnection from social and family networks contributes to isolation, feelings of loneliness, as well as emotional and economic fragility (Arnosó et al., 2023; Gonyea and Melekis, 2017). This problem is further exacerbated by institutional barriers that restrict access to support services and is intensified by the intersection of multiple inequalities, particularly affecting migrant women, who often face legal and bureaucratic obstacles. In this regard, a recent study by Bellido et al. (2022) demonstrates how social isolation resulting from a lack of strong community ties, especially among migrant women, limits their access to inclusive support networks.

In terms of factors related to physical, mental and emotional health, the prevalence of mental health problems among homeless women stands out, including depression, anxiety, bipolar disorder, or suicidal tendencies (Côté et al. 2022; Lewinson et al., 2014; MacGrath et al., 2023; Matulic-Domandzic et al., 2020; Rodríguez-Moreno et al, 2020; Rodríguez-Moreno et al, 2021). These mental disorders can be both causes and consequences of homelessness,

creating a cycle of vulnerability that is difficult to break (Cameron et al., 2016). In addition, substance abuse emerges as a common coping strategy to deal with the trauma and stress associated with homelessness, further exacerbating mental and physical health problems (Box et al., 2022; Guillén et al., 2020).

Economic insecurity, job insecurity and structural factors are also highlighted as important risk factors for female homelessness (Arnosó et al., 2023; Côté et al., 2022; Flynn et al., 2018; Gültekin et al., 2014; Lewinson et al., 2014; Matulic-Domandzic et al., 2020). Employment discrimination based on gender, class, race and other intersectional factors perpetuates this exclusion from the labor market and contributes to the marginalization of homeless women (Matulic-Domandzic et al., 2020). Another study by Matulic-Domandzic et al. (2019) concluded that the main triggers of female residential exclusion include increased vulnerability to structural changes in their environment that limit their economic independence, as well as the succession of various forms of violence throughout their lives, highlighting the need for systemic solutions rather than individualized responses. In this regard, social workers play a critical role in advocating for public policies that promote equitable labor opportunities, housing rights, and comprehensive social protection programs.

In relation to the different situations of homelessness according to the ETHOS categorization, it is observed that most of the studies reviewed focus on the categories 'homelessness' and 'unsheltered', while the categories 'insecure housing' and 'inadequate housing' receive less attention. This is consistent with other researchers who indicate that homelessness tends to be defined in terms of people living in street conditions and emergency accommodation (Bretherton, 2017). Furthermore, it is evident that the gender dimension of homelessness is routinely ignored in European research (Mayock and Bretherton, 2016), which may be partially explained by inaccuracies in enumeration, especially in counts of visible people sleeping rough, where women may hide for safety reasons (Johnson et al., 2017). More detailed studies on the specific difficulties faced by women in terms of safety, accessibility, affordability and

habitability are suggested in order to explore the 'hidden homelessness' in which women are more likely to be present (Deleu et al., 2021).

This framework, developed from the PRISMA review, aims to improve social work practices by enabling the creation of effective protocols for the early detection of female homelessness and refining social intervention strategies. Considering the impact of intersectional factors on social inequalities highlights the need to re-evaluate interventions that address both individual vulnerabilities and structural barriers. Social work must go beyond individual support to challenge systemic injustices, addressing structural inequalities through advocacy and strengthened support networks (Kam, 2012; O'Brien, 2010). This approach could also influence social policies aimed at tackling the structural causes of homelessness, such as employment discrimination, access to resources, and affordable housing, while promoting gender-sensitive interventions, equity, and social justice.

## LIMITATIONS

Despite our efforts to conduct comprehensive research, our study has some important limitations that may have influenced the results and their interpretation. First, most of the studies reviewed were based on limited and specific samples, which could affect the generalizability of our findings to a broader population of homeless women. In addition, many of the studies considered in this systematic review are approached from a qualitative research standpoint, making it difficult to establish causal relationships between the identified risk factors and female homelessness. Although this might appear to be a limitation, we have decided to keep them in our inclusion criteria because it has allowed us to detect risk factors in the experiences and narratives of homeless women. More longitudinal studies and studies with more representative samples are needed to address these limitations and provide a more complete and accurate understanding of the phenomenon.

It is considered that this framework can be applied in different settings, given that the systematic review is based on a set of international journals. As can be seen, the origin of the studies is rich and varied, encompassing different countries and continents. However, it is important to recognize that this approach may have limitations, given that the literature reviewed is restricted to English and Spanish, thus excluding the work of many researchers who publish in other languages. This linguistic limitation could compromise the representativeness of the results obtained. Therefore, it would be beneficial for future research to extend the search to studies in other languages in order to ensure a more complete coverage of the available literature.

Finally, it is relevant to note the subjectivity inherent in quality assessment tools (Long et al., 2020).

## CONCLUSIONS

A comprehensive study of risk factors in female homelessness reveals the intricate interconnectedness of various elements that converge to trigger or perpetuate this situation of vulnerability. From an ecological and intersectional perspective, it is crucial to analyze how the individual experiences of homeless women are shaped by complex interactions between personal, familial, social and structural factors, as well as systems of power and discrimination.

In this respect, social workers play a crucial role in early detection and direct intervention. On the one hand, they must be trained to recognize the signs of childhood trauma, intimate partner violence, lack of support networks, and mental health and addiction problems, addressing these issues in a sensitive and effective manner. In prevention, it is essential to address the structural and systemic factors that contribute to female homelessness, such as lack of affordable housing, employment discrimination and gender-based violence. Here, social

workers can advocate for policies and programmes that address these underlying causes and promote gender equity and social justice. In direct intervention, comprehensive care for homeless women is required, including access to mental health and addiction treatment services, safe and stable housing, and community support networks. Targeted support groups for homeless women appear to be a beneficial strategy to increase their sense of safety, foster the creation of supportive bonds and promote mutual aid (Arnosó et al., 2023). It is essential to adopt a person-centered approach that recognizes and respects women's agency and autonomy, involving them in the process of making decisions about their own well-being and recovery.

The necessary resources and supports in the field of social work may include, among others, detection protocols, assessment tools for social intervention, coordination actions between services and care agents, establishment of observatories, and use of standardized records. Changes and progress could be evaluated through qualitative and quantitative research that analyzes the effectiveness of the new protocols implemented, the impact of social interventions on the lives of homeless women, and improved coordination between different services and care agents.

Finally, future research should deepen the analysis of interactions among identified risk factors, expanding the understanding of the relationships between childhood trauma, intimate partner violence, lack of support networks, and mental health and addiction issues among women experiencing homelessness. Additionally, greater attention should be given to how these factors intersect with structural inequalities, recognizing that multiple forms of discrimination and systemic barriers not only increase women's vulnerability but also limit their access to long-term solutions. This reinforces the need for policies and social work interventions that address individual, relational, and structural dimensions.

The authors confirm that they did not use artificial intelligence at any stage of the development process of this article.

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