

Category	Risks	Description
Economic factors	Financial instability	Job loss, underemployment, low wages, or unexpected expenses can make it difficult for individuals and families to maintain stable housing.
	Rising housing costs	Rapid increases in rent or mortgage payments that outpace income growth can force people out of their homes.
Health-related factors	Medical expenses	High medical bills, especially in the absence of adequate health insurance, can lead to financial distress and housing instability.
	Mental health issues	Mental health challenges can disrupt a person's ability to maintain housing and stability.
	Physical disabilities	Disabilities that limit mobility or the ability to work can impact housing stability.
Family and relationship factors	Domestic violence	Escaping an abusive relationship may require leaving one's home to ensure safety.
	Family disputes	Conflict within families, disagreements over property, or strained relationships can result in loss of housing.
Social factors	Social isolation	Lack of a support network or social connections can contribute to housing instability, as individuals may have no one to turn to in times of crisis.
	Discrimination	Discrimination based on race, ethnicity, gender, or other factors can limit housing opportunities and contribute to housing instability.
Legal factors	Eviction	Legal actions leading to eviction, often due to unpaid rent or lease violations, can result in the loss of housing.
	Foreclosure	Homeowners may lose their homes due to inability to meet mortgage payments, leading to foreclosure.
Natural factors	Natural disasters	Hurricanes, floods, wildfires, or earthquakes can destroy homes and displace individuals and families.
Policy and economic trends	Gentrification	Neighborhood revitalization efforts can lead to increased housing costs, pushing out long-term residents.
	Inadequate affordable housing	Shortages of affordable housing options in some areas can make it challenging for low-income individuals and families to secure stable housing.

Category	Risks	Description
Substance use factors	Substance misuse	Substance use and misuse can lead to financial instability and homelessness.
Support services	Limited access	Limited access to social services, mental health treatment, or substance misuse recovery programs can contribute to housing instability for vulnerable populations.

**Table 27.3** Risks Increasing Likelihood of Housing Instability