

TACKLING THE HOMELESSNESS CRISIS: WHY AND HOW YOU SHOULD FUND SYSTEMICALLY

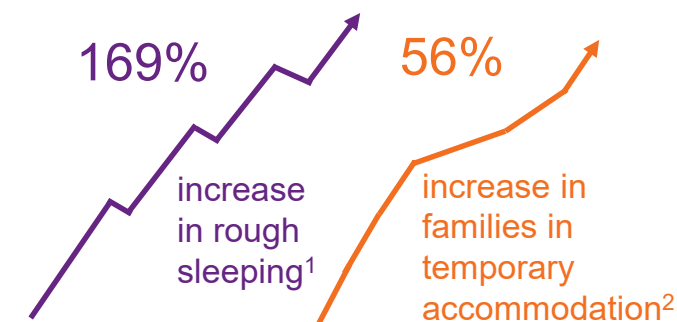
Katie Boswell, Rachel Tait, Carin Eisenstein, Tom Collinge. November 2018

WHY FUND WORK ON HOMELESSNESS?

Homelessness is rising in the UK

Since the recession the number of people sleeping on the streets has risen dramatically. This part of the homelessness crisis is increasingly visible across the country. But it is just the tip of the iceberg: 79,880 households, including children, are living in temporary accommodation. These insecure, sometimes dangerous, and often squalid places are not a solution to a large and growing problem.

Since 2010:



Homelessness is about disadvantage

Some people think anyone can become homeless, but the truth is people who have experienced poverty and other forms of disadvantage are much more likely to become homeless than those who haven't. Poverty is the single most powerful explanation of why people become homeless.

The problem needs interventions at all levels

Homelessness is a complex issue that encompasses broad systemic causes like poverty and housing, as well as individual, personal causes such as poor mental health. There are no easy solutions but funders can have a significant impact if they consider and try to address the root causes of homelessness.

You can make a huge difference

This report suggests where and how interventions could make a change. We want to go beyond just meeting the needs of people experiencing homelessness and encourage you to think about systemic factors that cause it.

WHAT IS HOMELESSNESS?

Being homeless means not having a home

Someone can be homeless even if they have a roof over their head. Society divides people experiencing homelessness into three camps, though in reality the individuals may move between each group:

4,751

people slept on the streets or in places not designed for habitation on a typical night in 2017³

252,850

people were living in temporary accommodation in England in March 2018⁴

???,???

an unknown number of people have applied to a council as homeless but have not been accepted or live somewhere temporary outside the system

Temporary accommodation is not a home

Hundreds of thousands of people are estimated to be in temporary accommodation in and out of the system. The latter are known as the ‘hidden homeless’⁵ and are staying in bed and breakfasts, squats, hostels, sofa surfing or with friends as a temporary solution.

Councils provide a range of temporary accommodation, predominantly bed and breakfasts or private rentals. Many of these are in an unfit condition, but if a tenant refuses accommodation then the council could deprioritise them or declare them intentionally homeless and absolve itself of legal responsibility. In 28% of cases people are housed in a different borough to the one they applied for.⁶ There is also evidence of people being in temporary accommodation for up to nine months, way beyond the six week legal limit.

Temporary accommodation take its toll on people, especially the young. Fear of other tenants, disruption to schooling and drug use are often cited. 77% of households in temporary accommodation have children, adding up to 123,130 children in March 2018.⁷ The Local Government Ombudsman says that in some cases ‘it would be impossible to truly remedy the injustice’ of young people growing up without a settled home.⁸

WHO IS AFFECTED BY HOMELESSNESS?

Everyone can be. But for groups less likely to have a safety net it is a bigger risk

People from all kinds of backgrounds and demographics may experience homelessness. Recently, we have seen a worrying increase in the number of vulnerable people who are becoming homeless.

103,000 young people

turned to their local authority in 2017/18 because they had nowhere to live or were under threat of homelessness.⁹

24% of whom are LGBT

In 2015, 24% of young people experiencing homelessness identified as LGBT, compared to 5% of all young people. Two in three said that they were homeless because they'd been rejected by their parents.¹⁰



Men and women

Most forms of homelessness are experienced by both genders at similar rates.¹¹ But:

- Sleeping rough is overwhelmingly reported by men.¹²
- Homeless women are often sofa surfing or stay with family and friends while escaping domestic abuse.
- Women are more likely to have experienced trauma and abuse before and during homelessness.¹³



38,390 Single parent families

live in temporary accommodation in England.¹⁴ Single parent families comprise 63% of all families in temporary accommodation, despite making up only 23% of families in England.¹⁵

1/4 homeless people have been in care¹⁶

at some point in their life compared to 1-2% of the general population.¹⁷

8% of homeless households



had a member with a physical disability in 2017.¹⁹

1 in 3 homeless households are BAME

(black, Asian and minority ethnic), compared to 1 in 7 of the general population.¹⁸

15% of male & 13% of female prisoners

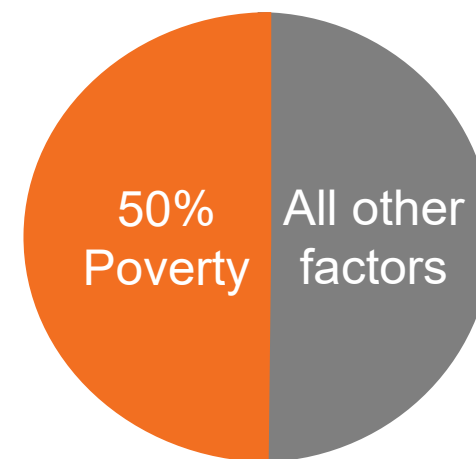
serving short sentences were released without a home to go to. This was also the case for 14% of long-term prisoners.²⁰

POVERTY IS THE MOST IMPORTANT RISK FACTOR FOR HOMELESSNESS

Poverty, especially child poverty, is the most powerful predictor of homelessness

A recent analysis of cross-sectional and longitudinal data shows that poverty accounts for 25-50% of the explanation for whether or not someone had experienced homelessness as an adult.²¹

This explains why certain groups—young people, single parents, BAME people—are more vulnerable to homelessness: they are more likely to be poor. This link is stronger than other explanatory factors such as substance misuse or mental health issues.



The proportion of children in poverty is increasing and progress on poverty generally is under threat

Government figures show that the proportion of children in poverty has increased since 2013. While both relative and absolute poverty have fallen overall in the last ten years, this progress is at risk from a number of factors:

- High levels of employment are mitigated by low pay and insecure hours. Two thirds of children and working age adults in poverty belong to working households.²²
- Support for low-income families through benefits and tax credits is falling in real terms, with overall spending on welfare expected to drop £37bn per year from its 2010 level by 2021.²³
- Rising rents, less help for low-income renters and falling home ownership leave more people struggling to meet the cost of housing, particularly those in low-paid, part-time or contract jobs.²⁴

Your chance of experiencing homelessness in the UK by age 30 has a lot to do with whether you have experienced poverty in your life²⁵

While a range of health and support needs and behavioural issues do significantly contribute to the risks of homelessness, they are inextricable from economic circumstances.

For example:

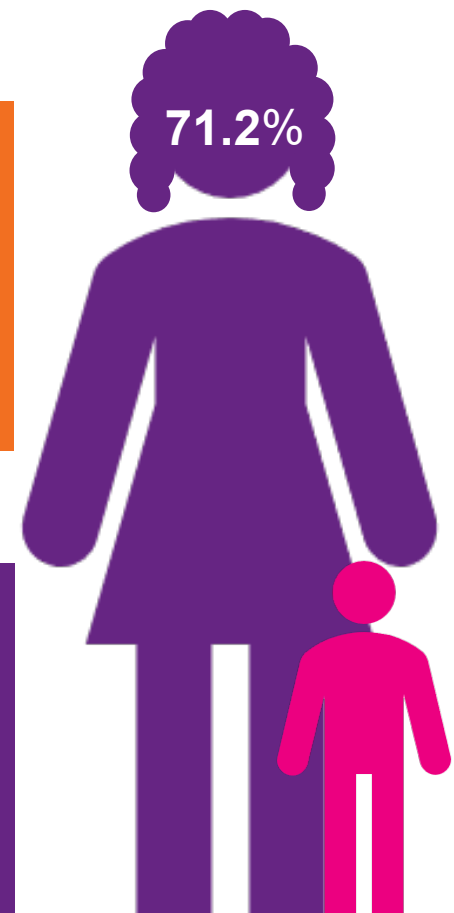


A white male who had a relatively affluent childhood in the rural south of England, an unproblematic school career, went to university and graduated at 21, who was living with his parents at age 26, with no partner and no children.

Predicted probability of homelessness by age 30: 0.6%.

A mixed ethnicity female, who experienced poverty as a child, was brought up by a lone parent, left school or college at 16, had spells of unemployment, and was living as a renter with no partner but with her own children at age 26.

Predicted probability of homelessness by age 30: 71.2%.



HOUSING MARKET ISSUES ARE PUSHING PEOPLE INTO HOMELESSNESS

Loss of social housing is pushing people into private rentals...

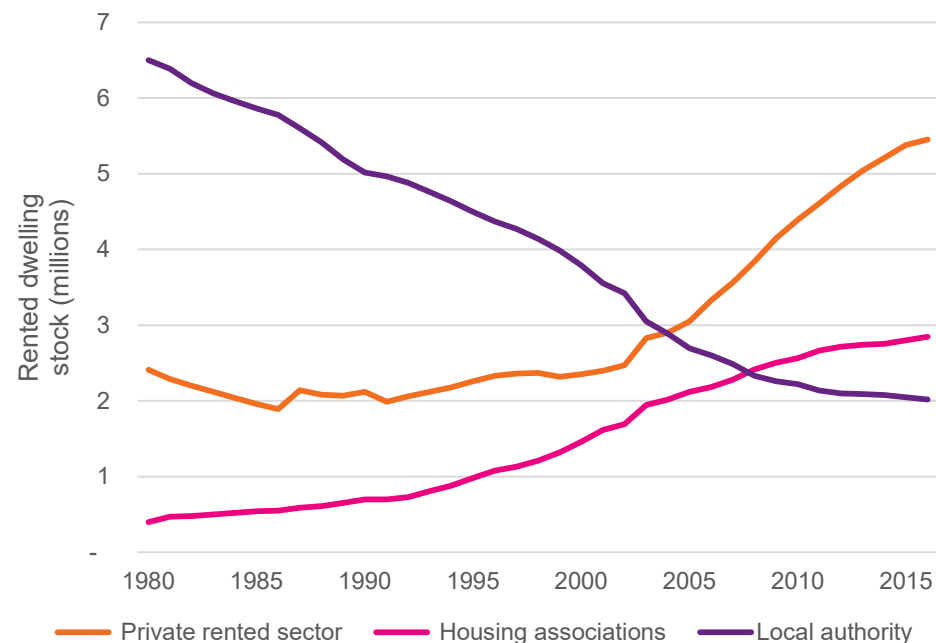
The proportion of the population living in social housing halved between the early 1980s and early 2010s.²⁶

This is due to the introduction of Right to Buy in 1980, which gave tenants the ability to buy their council houses at below market rates, and a general drop in the construction of new social housing.

...but increasing numbers of private rentals won't solve the problem, if they are inaccessible

The number of homes available for private rental has increased from around two million to over five million.²⁷ Despite the continued growth in the overall size of the private rental sector, low wages and issues with benefits mean many cannot access the sector.

The UK rental sector²⁸



Eviction from a private tenancy accounts for 78% of the rise in homelessness between 2011 and 2017²⁹

In the UK, under section 21 of the 1988 housing act, landlords have the option of a ‘no-fault’ eviction. They do not need to evidence property damage or rent arrears in order to compel a tenant to leave. 94% of evictions which resulted in homelessness between 2009 and 2017 were ‘no fault’ evictions.³⁰

Housing benefit is inadequate...

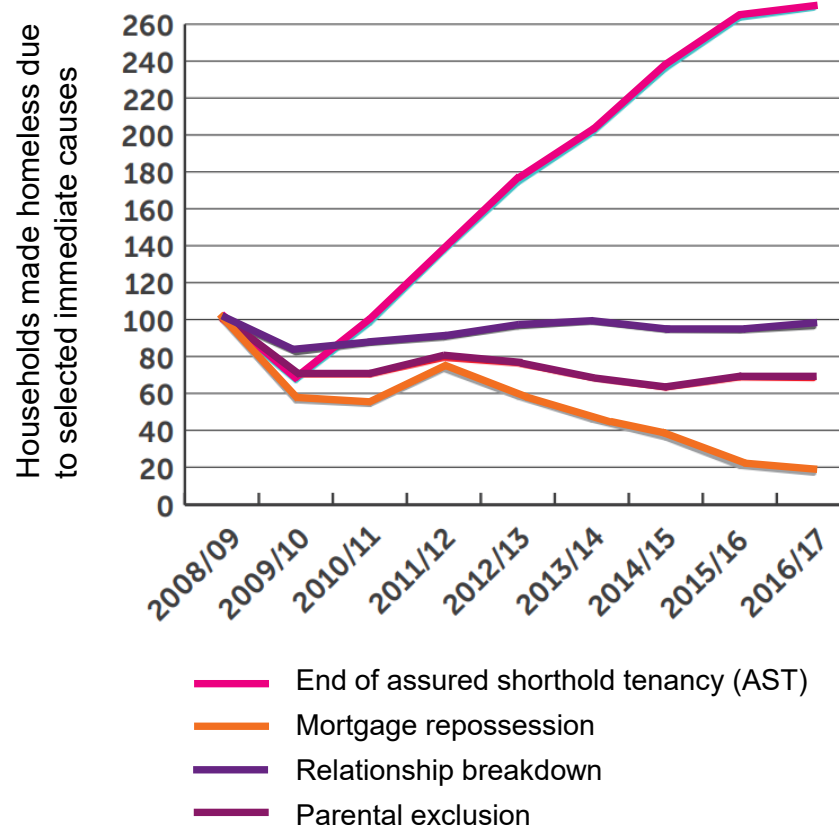
Housing benefits do not cover rents in 95% of the country. The gap between the support offered and the costs of housing is more than £100 a month in many areas of England and over £900 a month in central London.³¹

Most analysis attributes this to the growing gap between market rents and frozen Local Housing Allowance (LHA) rates.

....and not widely accepted

A quick scan of the websites which offer privately rented accommodation will yield many results including the phrase ‘No DSS’. This refers to the long renamed Department for Social Security and essentially means the landlord will not accept anyone on benefits. Despite the disputed legality of doing this, as many as one in ten rental advertisements in England include the stipulation.³²

Change in number of households made homeless due to selected immediate causes, 2008/09-2016/17³³



WHAT OTHER FACTORS PUT PEOPLE AT RISK OF BECOMING OR REMAINING HOMELESS?

While poverty and the housing situation in the UK are crucial, there are other, intertwined, factors behind people becoming and remaining homeless. These factors can also present an opportunity for philanthropists and charities to make an effective intervention.

Health issues

41%

of homeless people report a long-term health issue.³⁴

45%

of single homeless people have a diagnosed mental health problem.³⁵



47 Years

The average life expectancy of a homeless person compared to 81 amongst the general population.³⁶

2/3

homeless people using Crisis's day centres cited drug or alcohol use as a reason for first becoming homeless.³⁷

Confusing services

People struggle to find support due to poor signposting, limited space and uneven geographical spread. Some people face additional barriers, especially if they need multiple services—eg. benefits advice, substance abuse/mental health treatment—or are transitioning between rough sleeping and temporary accommodation.

Some people face additional barriers—for example certain migrants might be ineligible for statutory services because they have 'no recourse to public funds'. Others may not understand their legal rights when they engage with statutory services.

Cuts to services

39% of homelessness accommodation projects reported a decrease in funding in the past year.³⁸ And people may need support beyond accommodation for things like health, benefits, food or training and employment.

Since 2013, 7 out of 10 councils in England cut spending on drug and alcohol services. Of those councils, 83% saw an increase in drug-related deaths.³⁹

The Homelessness Reduction Act increases local authority duties around homelessness prevention and relief.⁴⁰ Yet many in the sector argue that the Act cannot be effective without investment in services and housing.

Trauma, abuse and violence

85%

of those in touch with criminal justice, substance misuse and homelessness services experienced trauma as children.⁴¹

17x

more likely to have been victim of violence if you are homeless.⁴²

1/3

homeless women said domestic violence contributed to their homelessness.⁴³

1/4

female rough sleepers has been sexually assaulted in the past year.⁴⁴

WHY PEOPLE BECOME AND REMAIN HOMELESS



HOW SYSTEMS CONTRIBUTE TO HOMELESSNESS IN THE UK

Taking a step back from the reasons that individual people become homeless, we can look at the ‘system’ around the issue and how it is changing. This can help us to understand why homelessness persists and how we can influence it.

A system is a set of things—such as people, institutions, resources, policies, values—interconnected in such a way that they produce their own patterns of behaviour over time.

We believe there are five systemic factors driving the increase in homelessness.

Low pay

While unemployment is falling, low pay (earning less than 60% of the national median pay) affects more than 4.9 million people in the UK.⁴⁵ 57% of people in poverty are children or working-age adults living in a household where someone is in paid work—up from 35% in 1994-95.⁴⁶ Most low-paid workers struggle to progress to higher-paid jobs. Of all those low paid in 2006, only 1 in 6 (17%) had escaped low pay by 2016.⁴⁷

Low levels of house building

While an underlying improvement in the provision of new private sector housing is encouraging, the overall rate of new housing provision in 2016/17 was still some 10,000 short of the level required to just keep pace with projected new household formation (227,000 new households per year until 2024).⁴⁸

Less social housing

Successive governments have shifted focus from social housing to the provision of 'affordable rent' dwellings. Unfortunately these rents are set at levels previously reserved for households with 'middle' incomes. Charities point out that this leaves low-income households with fewer and fewer housing options. 73% of respondents in Homeless Link's *Annual Review of Single Homelessness Support in England* identified the lack of genuinely affordable housing as preventing people from moving on from their services.⁴⁹

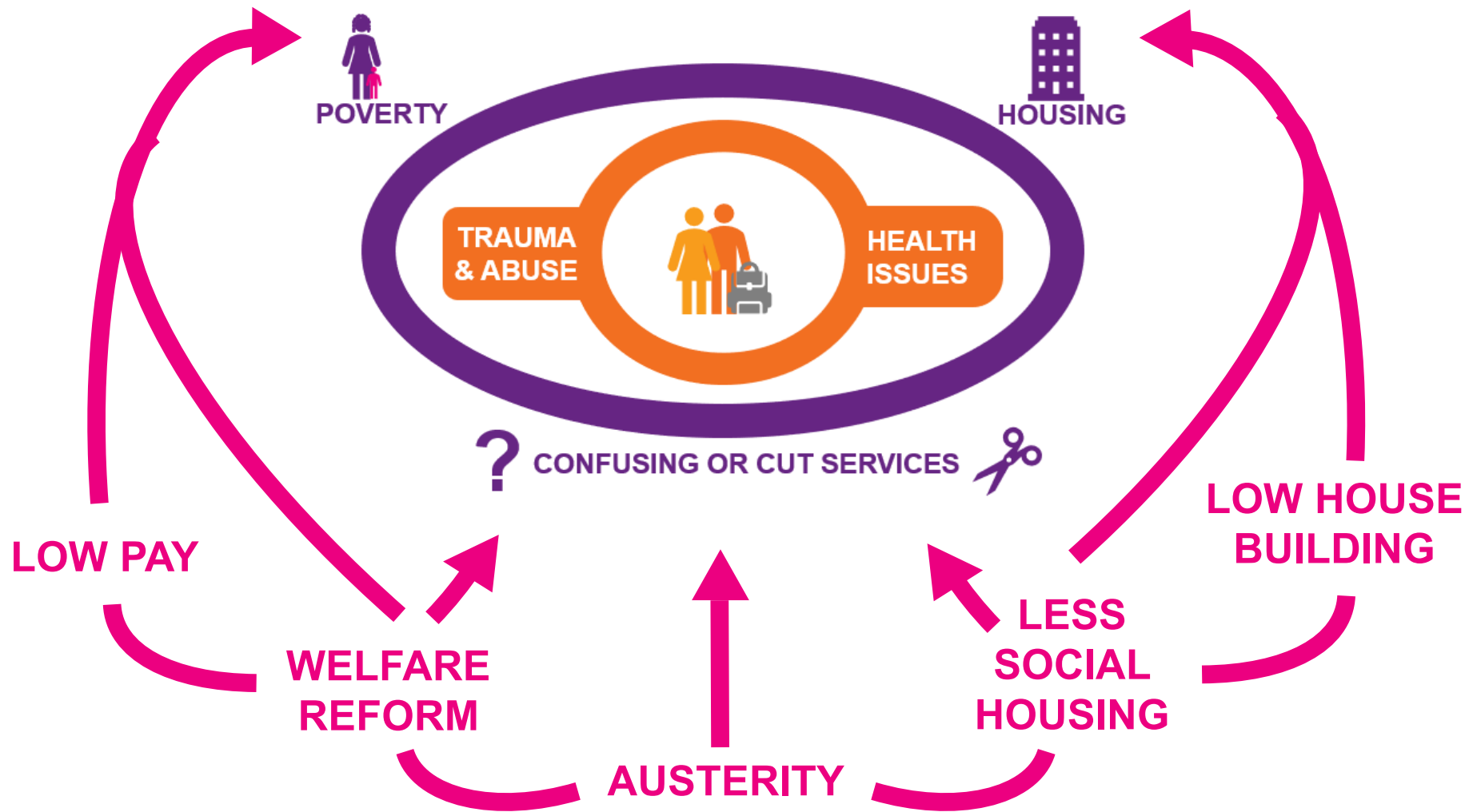
Welfare reform

Local housing allowance reforms are seen as a major driver of the association between loss of private tenancies and homelessness. Hostels can struggle to move people into stable accommodation because their housing allowance does not match spiraling private sector rents. People with experience of homelessness have consistently highlighted that Universal Credit is not fit for people experiencing homelessness, leading in some cases instead to serious hardship.

Austerity and cuts to local authority budgets

Since 2010, government funding for local authorities has fallen by nearly 50% in real terms.⁵⁰ Despite recent government announcements of the 'end of austerity', these severe funding pressures look set to continue.⁵¹ This means that councils increasingly focus on statutory services, with funding slashed for other services. For example, two thirds of councils have cut funding for refuges for vulnerable women and children.⁵² Councils also say they face a funding shortfall in delivering their new Homelessness Reduction Act statutory duties.⁵³

A **SYSTEMIC** VIEW OF WHY PEOPLE BECOME AND REMAIN HOMELESS



WHY YOU SHOULD FUND SYSTEMICALLY

To stop the trend of rising homelessness across the UK we need to think differently about how we tackle it. Our research has identified drivers of the current homelessness crisis and systemic challenges that have to be addressed to bring numbers down. We believe that, as well as funding the immediate needs of people affected by homelessness, funders should be looking at these drivers and challenges.

Funding should be long-term and collaborative

Data on current homelessness funding is patchy, but our analysis suggests a fragmented landscape. Analysis of GrantNav in 2016 reveals most of the grants in the last five years were for one year or less, with some charities receiving up to 45 grants.⁵⁴

Collaboration attempts such as ACF's housing and homelessness network have focused more on sharing learning than on pooling funding for greater impact. In the US, a network of philanthropists—Funders Together to End Homelessness—look at the whole system and agree long-term funding priorities shaped by people with experience of homelessness. We believe a similar approach would benefit the UK sector.

Funding should address root causes and consider more than grants

Our systemic view shows how difficult it is to break out of homelessness. Charities and funders are doing vital work that supports many people, but the overall crisis is continuing. Efforts to address parts of the system like health issues are undone by failures in other parts of the system like poverty and the housing market.

We need different approaches and more than just grants to prevent and end homelessness. Philanthropists who own companies may be able to galvanise their local business community around supporting homeless people or use their position as employers to address low pay issues. Funders can consider social investment or use their influence to support public awareness or policy change.

FOUR PRIORITY FUNDING AREAS TO PREVENT AND END HOMELESSNESS

Scaling effective approaches

such as:

- Trauma informed approaches that recognise the trauma that people may have faced in their lives
- Strengths based approaches that build on people's strengths rather than focusing on their deficits
- Place based models that take a holistic approach to tackling homelessness

Improving service navigation

through:

- Guides to support people to access services
- Targeted practical and emotional support at key transition points
- Digital solutions to improve navigation
- Service user involvement in designing services

Addressing the root causes

through:

- Campaigning on housing, welfare, and service cuts
- Social investment in affordable housing
- Services that address the extra costs of being poor
- Initiatives to address low pay or provide employment support

Improving data and evidence

through:

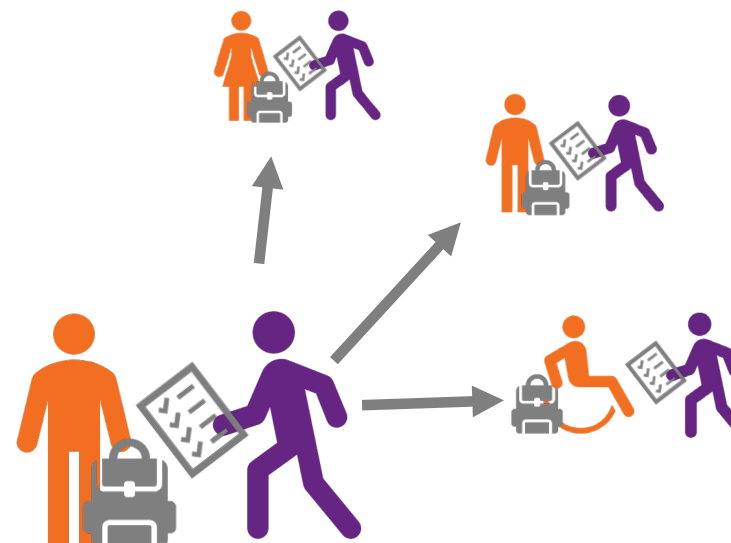
- Building the evidence base on the effectiveness of interventions and implementation issues
- Mapping charities working on the issue, resource flows across the sector, needs and funding gaps

WHAT YOU COULD FUND: SCALING EFFECTIVE APPROACHES

Why it matters

There are effective approaches that transform the lives of homeless people—such as Housing First,⁵⁵ trauma informed approaches,⁵⁶ strengths based practice and place based models.

But implementing these holistic approaches can be difficult due to siloes within the sector, vested interests, regulatory frameworks, and a ‘them’ and ‘us’ narrative around homeless people. Government is supporting Housing First pilots, and philanthropy could play a significant role in scaling other approaches.



What you could fund

Trauma informed approaches that recognise and actively respond to the trauma that homeless people have faced. This approach is used with children in care and offenders, but is not mainstream with homeless people.

Strengths based approaches that build on people’s strengths rather than focusing on their deficits—for example the Personal Transitions Service (PTS) developed by Mayday Trust.⁵⁷ They are now sharing their insight and scaling the approach through a network of PTS Innovation Partners.

Place-based models that take a holistic approach to tackling homelessness within cities or regions. The Manchester Homelessness Partnership and the Ipswich Locality Homelessness Partnership⁵⁸ bring together local partners to coordinate services, campaign on issues, and give a voice to people affected by homelessness.

WHAT YOU COULD FUND: IMPROVING SERVICE NAVIGATION

Why it matters

Service providers are not collaborating as well as they could because of poor awareness, lack of capacity or competitive commissioning environments. This forces service users to engage with a fractured, confusing, and frustrating system.

Funding work on service navigation could reimagine the homelessness sector from the service user's perspective and give them more control over what support they receive.



What you could fund

Guides to enable homeless people to access available services—for example Navigators employed by the Fulfilling Lives project in Newcastle and Gateshead.⁵⁹

Support at transition points such as prison release, hospital discharge or moments of crisis. Critical Time Intervention supports people during transitions from institutional to community living.⁶⁰ Nightstop provides community-hosted emergency accommodation for young people.⁶¹

Digital solutions for people seeking support and frontline workers. Examples include Ally Chatbot providing social housing information and the No Wrong Door portal joining up services for people in Sydney.⁶²

User involvement in designing services. Done well, this can lead to better decisions and greater social impact. Examples include Pathway's work to redesign homeless health services with clinicians and people with experience of homelessness.⁶³

WHAT YOU COULD FUND: ADDRESSING ROOT CAUSES OF HOMELESSNESS

Why it matters

Systemic issues like poverty, the dysfunctional housing market, and cuts to services have driven recent increases in homelessness. Many charities do vital work to address the symptoms of homelessness, but we need work to address the underlying causes if we want to end homelessness.



What you could fund

Campaigning and policy work to influence housing, welfare reform, and cuts. For example, Shelter’s campaign to Stop DSS Discrimination aims to influence letting agents to end discrimination against people on benefits.⁶⁴

Social investment to increase affordable housing. Examples include Resonance’s National Homelessness Property Fund to support tenants who cannot access the private rented market and the Cheyne Social Property Impact Fund to provide specialised housing for people experiencing homelessness or on low incomes.⁶⁵

Services that tackle the extra costs of being poor. For example, the Fair By Design Fund invests in ventures tackling the ‘poverty premium’—the extra money that poor people pay for everyday goods and services such as energy, transport, or food.⁶⁶

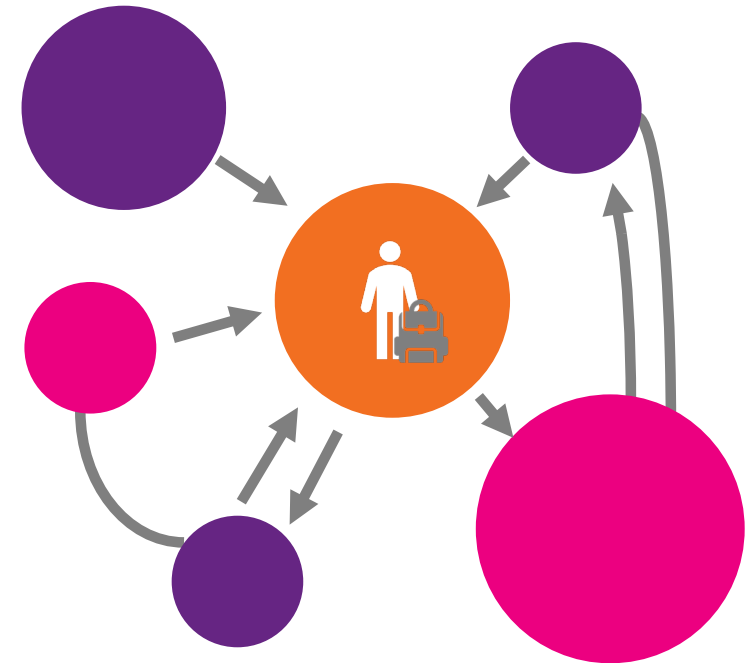
Work on low pay or employment support. For example, Crisis has called for embedded housing support in every Jobcentre Plus. Philanthropists who own companies can become a Living Wage employer to support employees to meet housing costs.⁶⁷

WHAT YOU COULD FUND: BETTER DATA AND EVIDENCE

Why it matters

To understand the homelessness crisis and how we can end it, we need data about people affected, interventions and funding.

There are many data sets about people affected by homelessness—from national government statistics⁶⁸ to regional databases like CHAIN in London⁶⁹ and charity-led initiatives like Centrepoin't's Youth Homelessness Databank.⁷⁰ There is less data relating to charities, effectiveness, resource flows and funding. NPC's analysis of data from the Charity Commission and 360Giving gave us some insights into the charities and funders in the sector, but the data is patchy and of poor quality.



What you could fund

Building evidence infrastructure: The new Centre for Homelessness Impact is accelerating progress by finding and funding solutions backed by evidence and data. Their mission is to build an infrastructure which enables change-makers in and around the homeless sector to use evidence to achieve better results for people affected by homelessness.

Mapping funding flows: NPC wants to build on our initial data analysis to explore whether current funding is being channeled effectively—and critically, what funders and charities will need to do in the years ahead if we truly want to end homelessness in the UK.

METHODOLOGY & ACKNOWLEDGMENTS

This report aims to address 4 research questions:

- What is homelessness and who is affected?
- What factors do people typically experience before or alongside homelessness?
- What are the promising approaches in the UK voluntary sector?
- What opportunities are there for philanthropists to contribute to ending homelessness?

Please note that the organisations mentioned in this report have not undergone due diligence by NPC.

We carried out our research between March and November 2018. This included desk-based research, interviews with people working in the homelessness and housing sector, attending sector events, convening charities and funders, and consultations with a range of stakeholders to develop and refine a high-level systems map. We also analysed data from the Charity Commission and 360Giving—we are publishing our findings from this separately.

We are grateful to the following individuals and organisations for their time as interviewees and contributors:

Association of Charitable Foundations Housing & Homelessness Network, Big Lottery Fund, Big Society Capital, Bridges Ventures, Centre for Homelessness Impact, Changing Lives, Connection at St Martin's, Crisis, Good Things Foundation, Groundswell, Fulfilling Lives Newcastle and Gateshead, Hackney Doorways, Homeless Link, Justlife, Manchester Homelessness Partnership, Mayday Trust, Nationwide Foundation, Oak Foundation, Shelter, Shelter Scotland, St. Mungo's, Tamsin Stirling, 360Giving.

This research was funded by a member of NPC's Supporters' Circle and the Indigo Trust.

DEDICATION

This report is dedicated to the memories of the 449 homeless people who died while homeless between October 2017 and October 2018.⁷²

They included a former soldier, a quantum physicist, a travelling musician, a father of two who volunteered in his community, and a chatty Big Issue seller. Some died on the streets, while others died in temporary accommodation or hospital beds. Some died in the winter and others in the summer heatwave. They were as young as 18 and as old as 94.

The Bureau of Investigative Journalism worked with local journalists, charities and grassroots groups to gather information about them and tell their stories. You can read them here:

<https://www.thebureauinvestigates.com/stories/2018-10-08/homelessness-a-national-scandal>

Every single one of these deaths is a tragedy. We owe it to them to do all we can to end homelessness. We hope that this report will play a small part in the huge change that is needed to reverse the homelessness crisis.

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