



Greater Change



Impact Report 2020/21

Alleviating homelessness through empowerment.

We provide a giving platform that enables donors to donate directly to homeless people who need to reach a certain financial goal to move forward. For example, a rent deposit, skills course or identification documents. GC provides the financial support through it's donors, and the non-financial support is provided by our charity partners.



The Homelessness Crisis

In 2020, **200,000 people** experienced the severest forms of homelessness in England.[1]
The average **age of death** of someone who is homeless is **45 for men and 43 for women.** [2]



Mary, our Partnership
Liason

What we do

Greater Change supports people who, with funding, can make long-term positive changes in their lives. We provide support to anyone who is homeless or at immediate risk of becoming homeless.

All of our clients are referred to us by our partner charities and all of our donations go directly to each client's specific goals. Throughout the process, our partner charities provide high quality non financial support to our clients.

To ensure that we put our clients at the heart of everything we do, we ensure that we have a high proportion of staff with lived experience of homelessness.

A beneficiary's journey

Thrive

When someone completes their campaign, we transfer the money to our partner charity. They the fundraising target item/service for the client.

Share

We start the client's Greater Change campaign and people donate to help the client achieve their goal. 100% of the donation goes towards this target.

Join

The client decides exactly what they need to leave homelessness behind for good and joins our programme.

Where we work

Greater Change works together with local partner charities to ensure that our clients receive non financial support alongside the funding we provide.

We are currently operating in the following areas:

- Greater London
- West Sussex
- Essex
- Oxfordshire

If you are working in local government and are interested in bringing Greater Change to your council area, please email: enquiries@greaterchange.co.uk



We have consistently increased the number of people we support each year. Throughout 2021, we aim to help 220 people.

May 2018

19



24



126



220



Annual Target for 2021



Derrick's story

Derrick, a former client of Greater Change, performed at the Brighton Fringe festival this year. Derrick had approached Greater Change needing help to fund his rent deposit so he could get into stable housing.

"The support from Greater Change allowed me to secure my first real home.

A key factor in my current mental stability. My passion for comedy returned. I began hosting comedy shows from my home; Campfire Comedy. Next week I have my first ever Brighton Fringe show. I also appear as a weekly guest on an American TV show pilot.

Thank you Greater Change for allowing me to live out my dreams." - Derrick

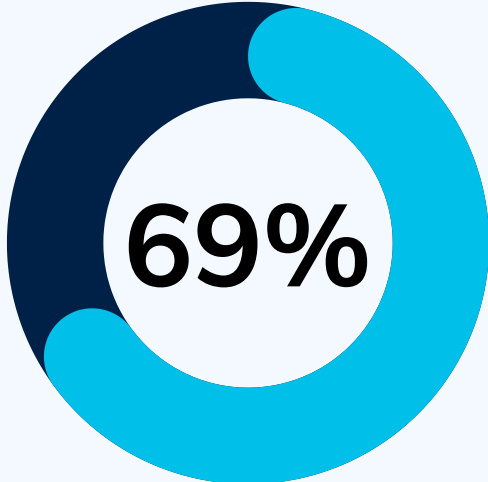
Total potential cost savings unlocked

£2,418,906

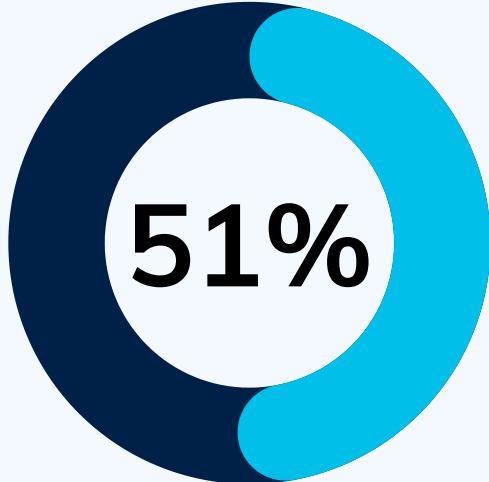
Total cost of running Greater Change and supporting clients

£172,940

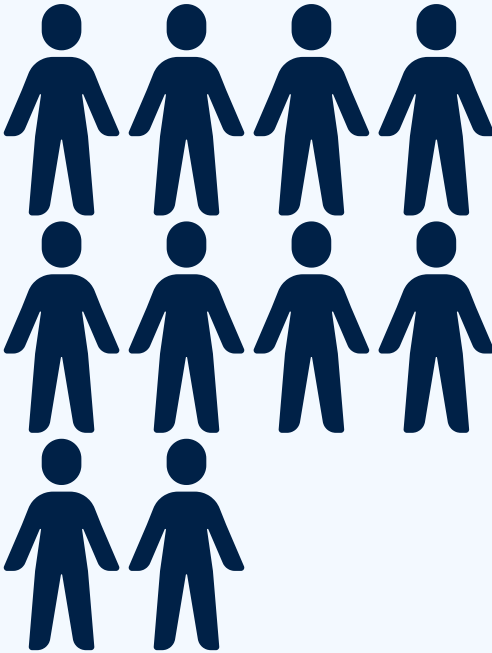
Impact Highlights



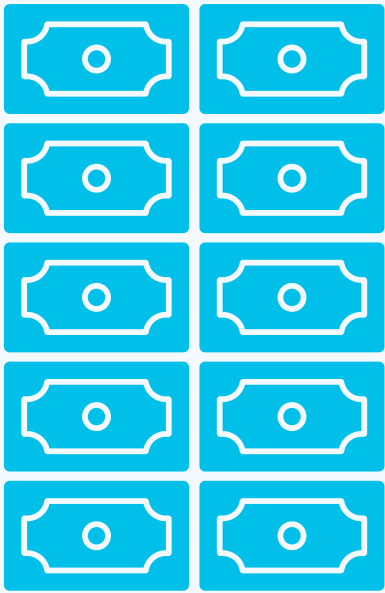
69% of our clients moved into **permanent housing or sustained stable housing** in 2020/21.



51% of our clients were from **BAME backgrounds**. In comparison, 31% of all statutorily homeless in England are from BAME backgrounds.[3]



We supported **126 people** who were experiencing homelessness or at risk of becoming homeless throughout 2020/21.



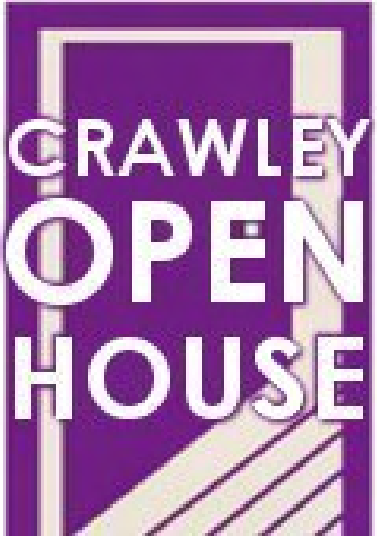
In 2020/21, we unlocked **£19,198 in potential average cost savings per person**.

This work would not have been possible without the help of



Thank you!

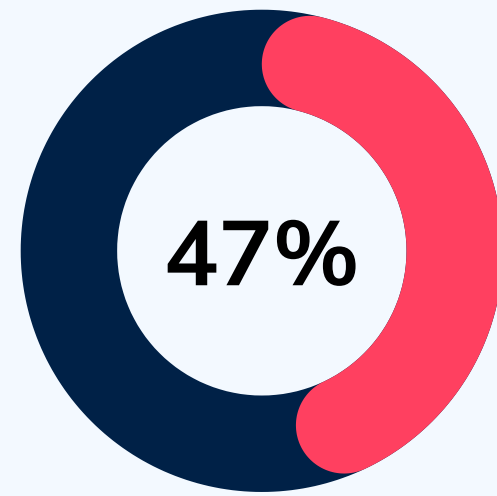
This work would not have been possible without the help of
our charity partners



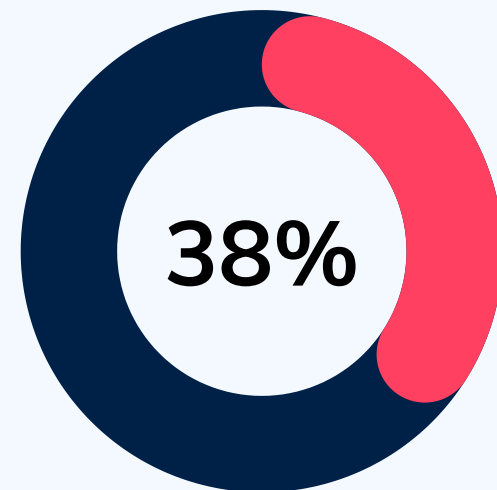
Thank you!

Equalities Data

Female share



Greater Change



Homeless Population

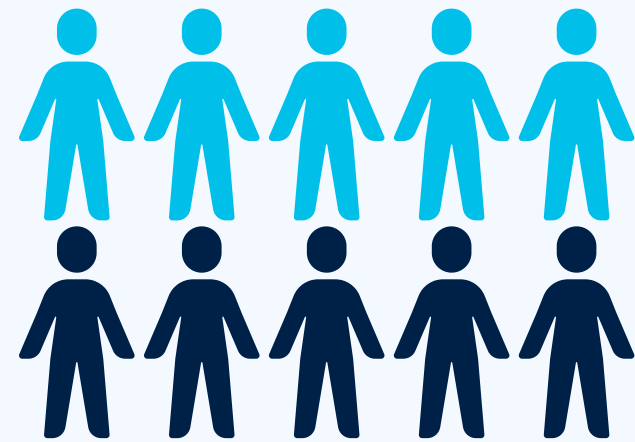
Greater Change's share of female clients, 47%, exceeds the national average of homeless people identifying as female: 38%. However, we see this as a minimum standard and are constantly monitoring this proportion.

England reports the gender for single-adult applicants and single-parent applicants. Since the latter category constitutes the majority of applicants, we will use this as comparison. Between October and December 2018, the majority of single applicants were male (62%).^[4]

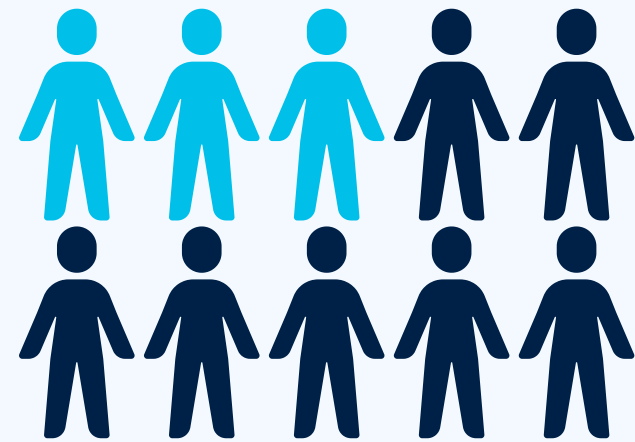
It is important to note that women are likely to constitute a higher proportion of the "hidden" homeless population; people who are not being statutorily recognised as homeless and/or may escape the usual sources of homeless population data capture. ^[5]

Equalities Data

Share from BAME backgrounds



Greater Change



Homeless Population

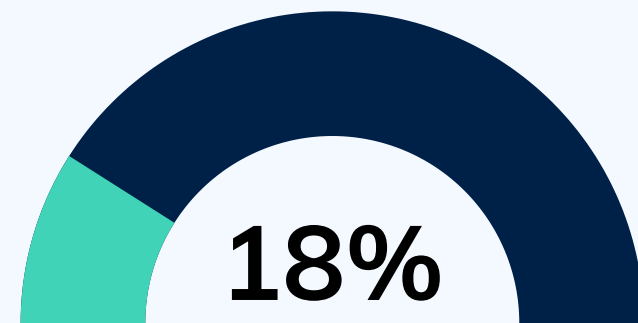
31% of all statutorily homeless in England are from BAME backgrounds.[3] Of all the people we helped in 2021/20 and who are captured in this impact report, **51% were from BAME backgrounds.**

Greater Change has a strictly non-discriminatory policy and when working with other organisations we ensure that they put a strong emphasis on racial equality.

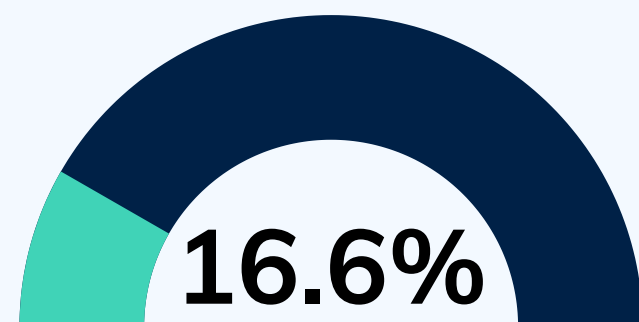
We will continue to remain conscious of systematic racism and work vigilantly against racism in all forms in our society.

Equalities Data

Share with a disability



Greater Change



Homeless Population

In 2020/21, 18% of Greater Change's clients had a disability.

Unfortunately, the government does not publish accurate statistics on the prevalence of disabilities in the homeless population. Therefore we used the best available statistic as comparison: the share of main applicants for homeless relief or prevention aid to local councils in 2019/20 whose employment status is classified as "not working due to long-term illness or disability." This share was **16.6%**.^[6]

To some extent this is an underestimate since it only captures the employment status of the main applicant, as opposed to everyone in the household. On the other hand, it is an overestimate when compared to our statistic since we only capture disabilities not long-term illnesses in general.

Secondary Research

In this report, we focus on direct cost avoidance. We do not consider the broader effects of reducing homelessness, such as the positive effects on trade, tourism, and economic productivity. The impact on trade and tourism is hard to estimate since it is difficult to isolate the effect of rough sleeping from other factors. The impact on economic productivity is hard to estimate because there is currently no good data on the rate at which people would be employed were they not homeless.

Furthermore, cost estimates are often imprecise since there is little data available on the services used by the homeless population, and service



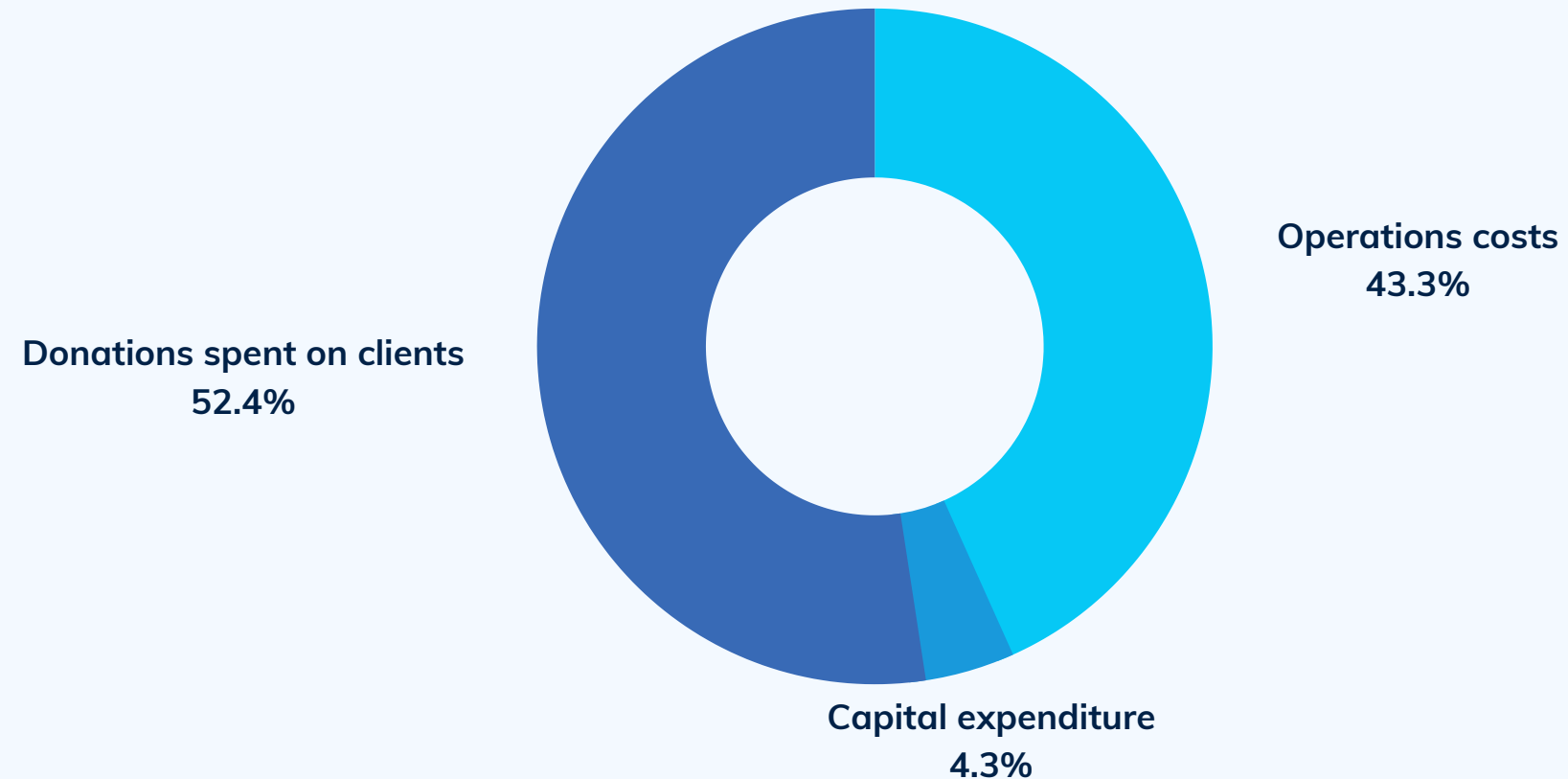
Jonathan, our COO, with former clients, Tom and Gary

providers such as the NHS often do not record whether someone is homeless or not. The government attempted to estimate the financial cost of homelessness, despite the

lack of data. They estimated the gross cost to be between £24,000-£30,000 per person per year. The study concluded that the total public spending on homelessness may be as high as £1bn a year in gross costs.[7]

When discussing cost savings, it is important to note that the longer or more frequently someone is homeless, the more they experience a continual deterioration of their physical and mental health, as well a reduction in their ability to re-enter the workforce. Therefore, preventing homelessness and responding to homelessness as quickly as possible is vital for reducing the human and financial costs of homelessness.

Cost of running Greater Change



The cost of running Greater Change consists of the donations spent on clients, operational costs, and capital expenditure.

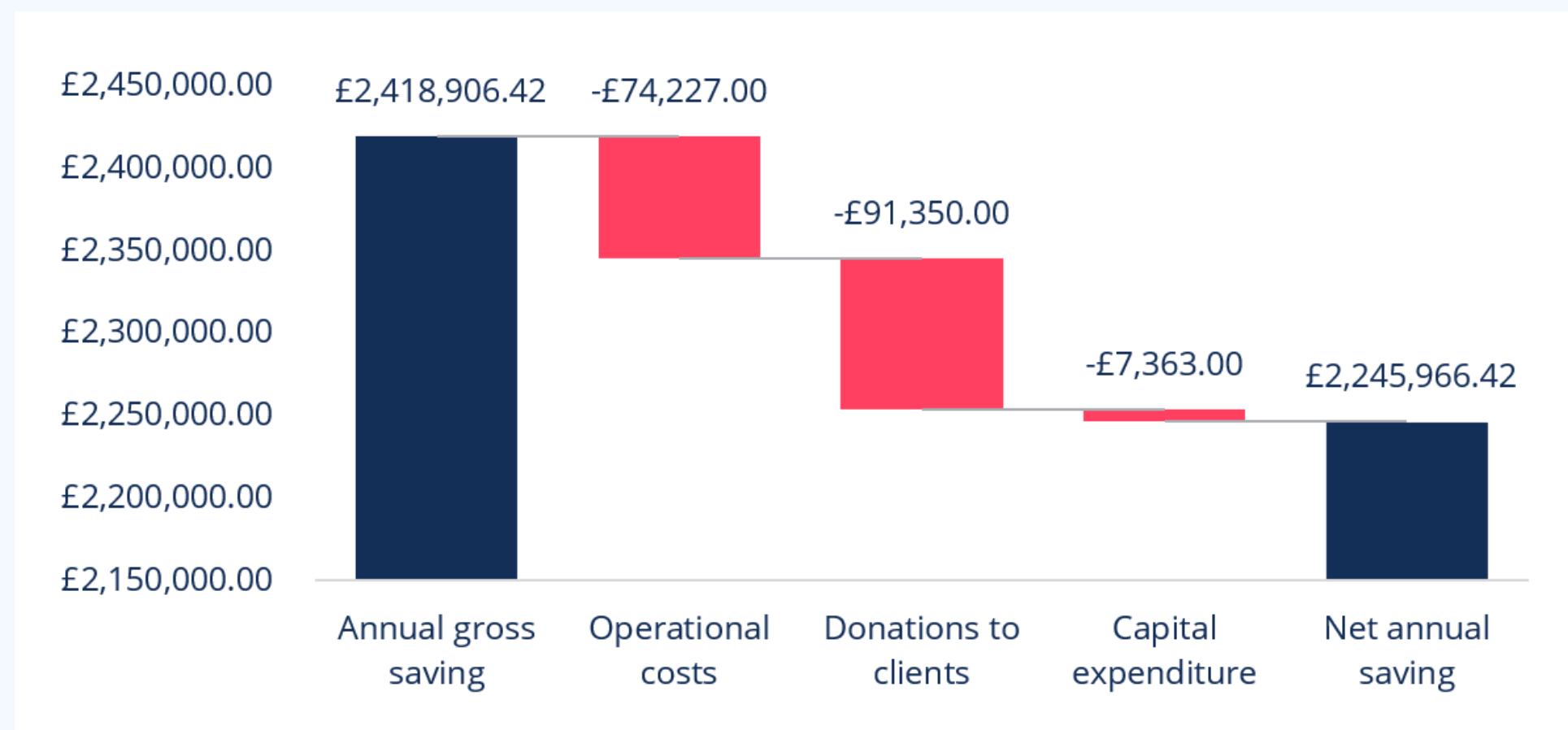
Donations spent directly on clients: Average funding size for the clients we paid out was **£725**.

Operational costs: It cost a total of **£74,227** in FY20/21 to run Greater Change. We have recently undertaken a number of additional software, marketing, accounting, and other expenditures in order to set us up for the next phase of growth.

Capital Expenditure: Greater Change has spent just over **£7,363** on the development of our software and hardware platform.

Annual cost savings generated by us

Our **gross annual savings totalled to over £2,418,906** If we deduct the cost of running Greater Change which includes the costs outlined earlier, we get a net annual saving of about £2,245,966. This is an average annual saving of £19,198 per client Greater Change supported in 2020/21. For a breakdown of our cost savings calculations please refer to the Appendix.



Impact Framework

We developed our own impact tool based on Outcome Star's Homeless Star and in collaboration with Aspire Oxford, London Strategic Consulting, ThoughtWorks and The Social Innovation Partnership.

Industry standards and wider academic literature support our methodology, specifically the focus on measuring financial stability in relation to self-management [8], accounting for experiences of the individual and their social context [9], assessing comprehensive measurements of homelessness outside of 'rooflessness' [10][11], and highlighting the importance of advice coupled with practical and emotional support in order to leave behind homelessness.

Our Impact Measurement Tool (IMT) consists of eight categories in total, six of which are mandatory: 'Tenancy', 'Motivation and Taking Responsibility', 'Self-care and Living Skills', 'Income and Employment', 'Social Networks and Relationships', and 'Mental Health'.

The remaining two categories, 'Alcohol and Drug Misuse' and 'Offending', are optional since they do not apply to all respondents. Our tool uses a five-point scale to determine the client's standing in each of these categories, both before Greater Change's intervention and then once the campaign is complete. A score of one indicates 'most severe' and a five marks a 'least severe' standing in each category. The IMT is filled out by the client with their support worker, where possible. If that is not possible, the support worker uses the IMT to assess the client's situation using case files and recent updates from the clients themselves.

We aim to develop an accurate picture of where and how Greater Change's work impacts our clients' lives. The thoroughness of our design, combined with the client's first-hand experience with us, and each support worker's professional experience in the field allows us to construct an accurate understanding of how our services make a difference in each of our clients lives.

Improving our Impact Estimates

We have teamed up with two Harvard researchers, Kadeem and Savannah Noray, and the homelessness charity Turning Tides to run a randomized controlled trial to estimate the impact of our work. We will be comparing outcomes for individuals who have received Greater Change's services to individuals who have not.

Our aim is to accurately estimate the causal impact of Greater Change on alleviating or preventing homelessness. This will allow us to better quantify the impact of donations. We also aim to discover how we can grow or improve our services for our clients.

We will be running the pilot study with 25 clients soon and plan to expand the scale of the study significantly if we have the financial means to do so.

If you are interested in
supporting our next trial, please
get in touch via
enquiries@greaterchange.co.uk

Impact on Housing Situation

1

- Have been rough sleeping for a long time
- Sleeping in cars
- Leaving prison with few housing options

2

- Sofa-surfing
- Likely to lose housing in near future, legal action threatened
- Living with abusive family/partner
- In severe debt

3

- Stable housing with significant rent arrears
- Looming threat of eviction
- May be asked to leave social housing or shelter in a number of months

4

- About to be able to support housing with financial aid
- Paying off arrears slowly
- Living in stable but not ideal housing
- Living in stable social housing

5

- Fully stable housing
- Comfortably able to pay for housing with financial support
- No arrears

69% of our clients saw an improvement in their housing situation after receiving support from Greater Change, i.e., a positive change by at least one point. On average those clients who improved their housing situation did so by 2 points.

Two thirds of those clients who did not see a change in their housing situation rated their housing situation as nearly stable or stable prior to engaging with us.

Positive change

Negative change

No change

0 25 50 75

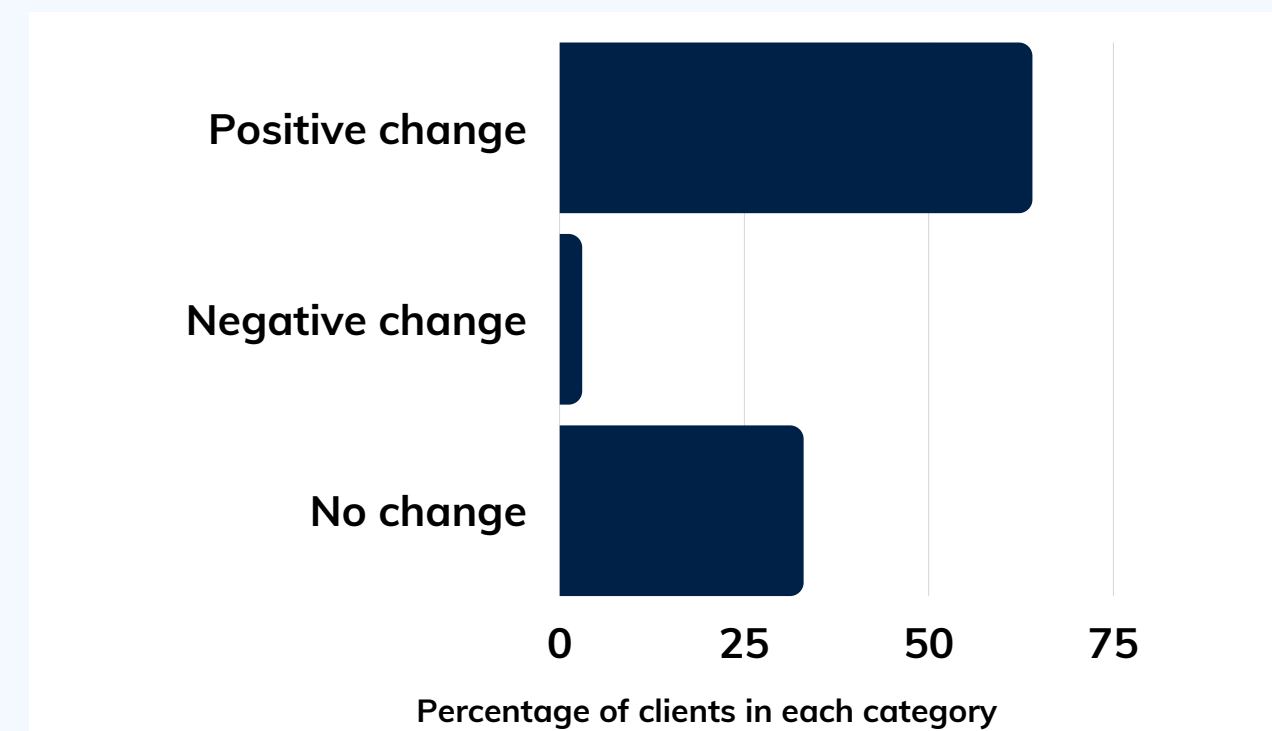
Percentage of clients in each category

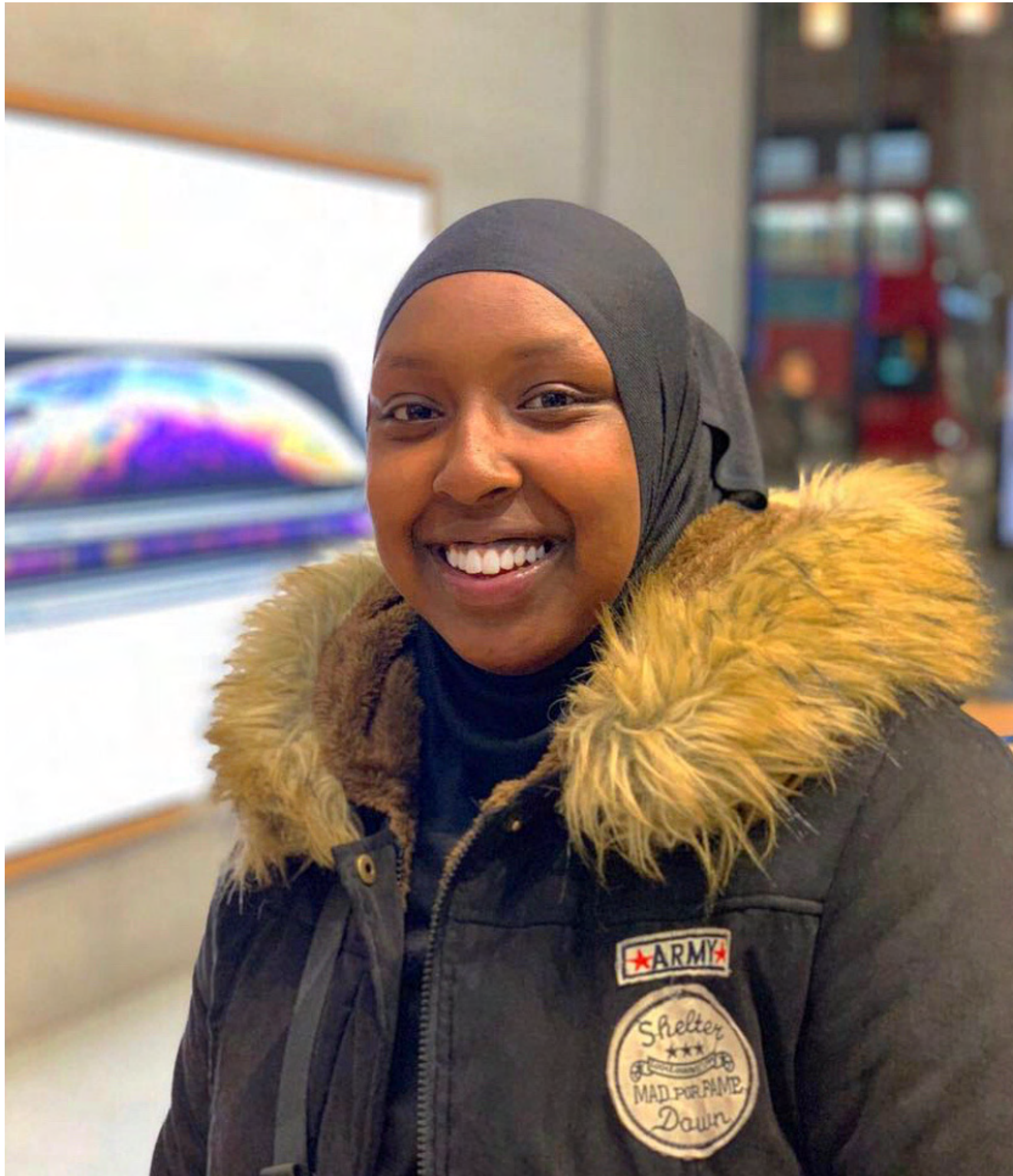
Impact on Income and Employment



63% of our clients became more financially independent and built forms of financial resilience after engaging with Greater change, i.e., a positive change by at least one point. On average those clients who improved their financial resilience did so by 1.6 points.

Over a quarter of the clients who did not see a change in their financial situation were already in part time or full time work before engaging with Greater Change.





Najma's Story

"I needed support for at least like one month's rent and deposit, so I hit up Greater Change again and then that was honestly, when they said, yes, straight away.

It was literally the best, the best feeling ever. Like, to understand that people didn't even want anything in return, and they will support, especially young people's dreams. It's like, the best ever."

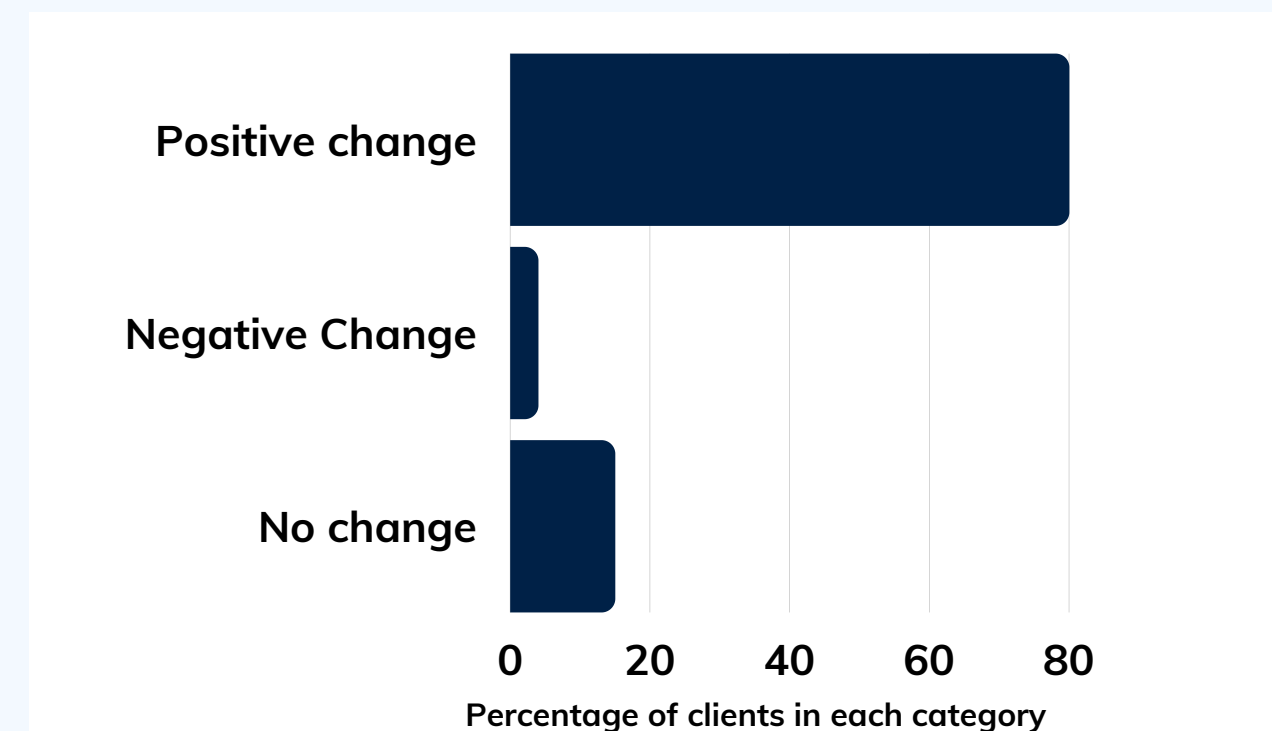
Najma, former client

Impact on Motivation and Engagement



80% of our clients saw an increase in their motivation and engagement after their campaign with Greater Change, i.e., a positive change by at least one point. On average those clients who improved their financial resilience did so by 1.7 points.

89% of the clients who did not see a change in their motivation and engagement rated their motivation as 4 or 5 before engaging with Greater Change.

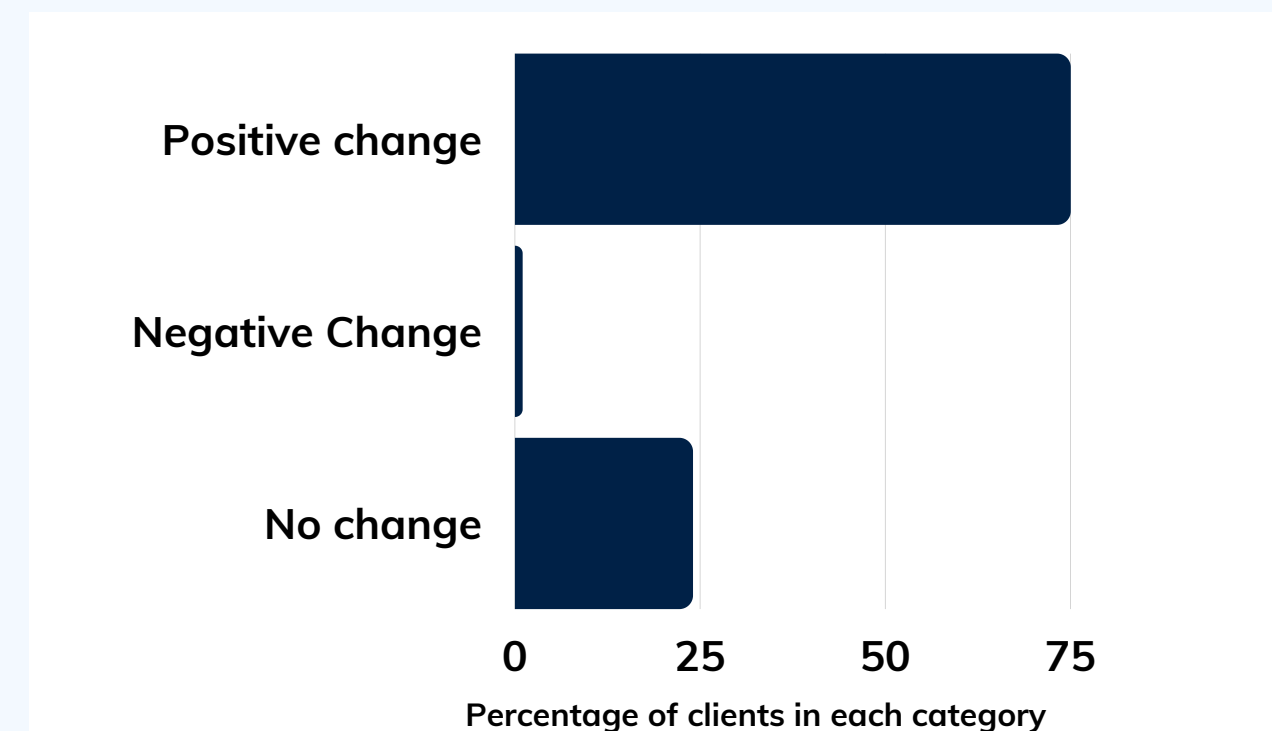


Impact on Selfcare and Living Skills

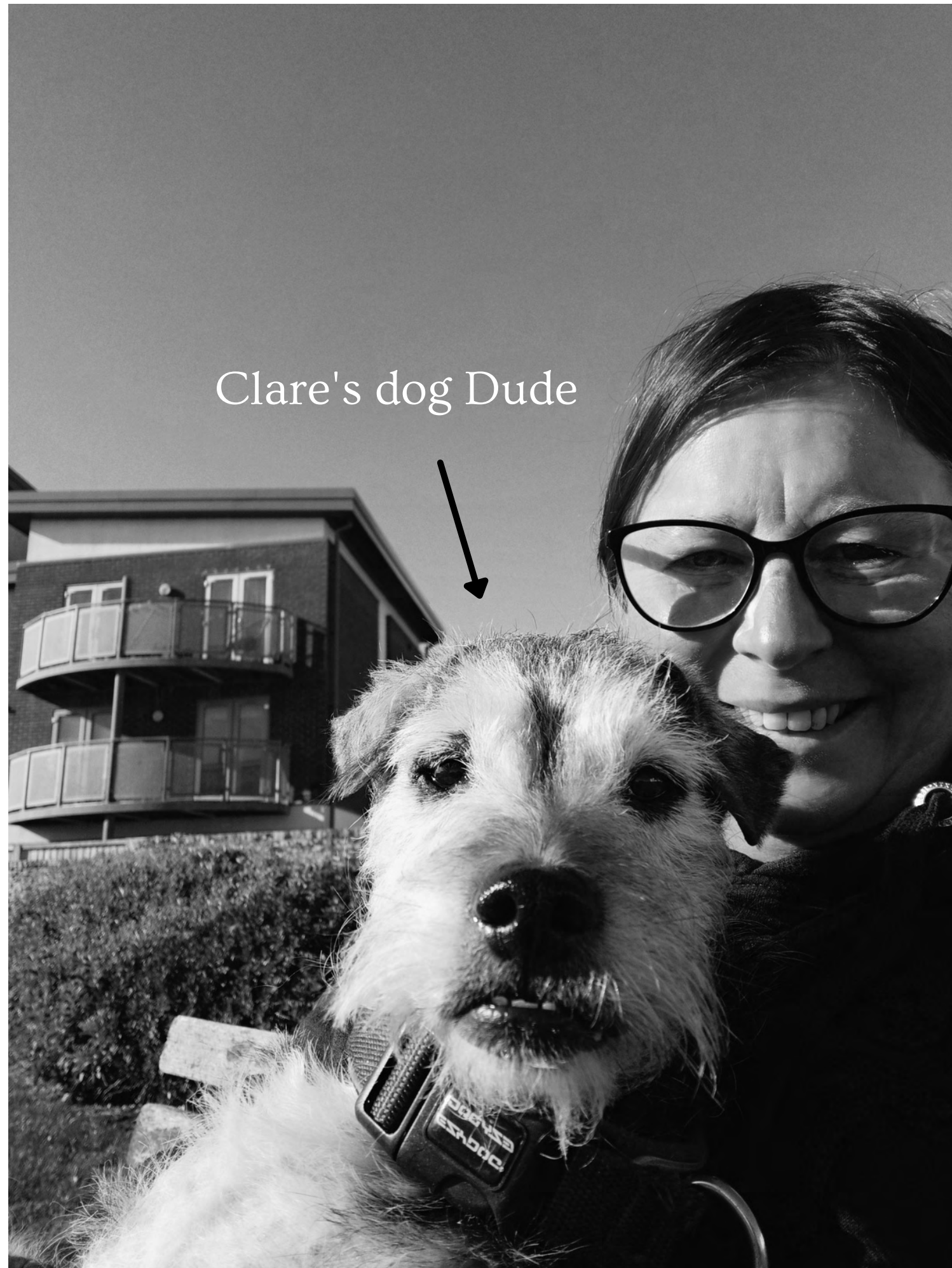


75% of our clients saw an improvement in their selfcare and living skills after receiving support from Greater Change, i.e., a positive change by at least one point. On average those clients who improved their selfcare and living skills did so by 1.6 points.

75% of the clients who did not see a change in their selfcare and living skills rated these at 4 or 5 before engaging with Greater Change.



What our partners say



Clare's dog Dude

"Greater Change has had, and continues to have such a positive impact on Crawley Open House. The application process is a friendly, easy document to complete, a real smooth process.

We have been able to help so many different people, from so many different walks of life. From paying a kennel bill for a homeless man's dog, to flip flops for clients in the warmer weather.

Clients that have moved into their new homes, sometimes their very first home, have benefited so much from such a great charity. We would certainly be lost without you all.

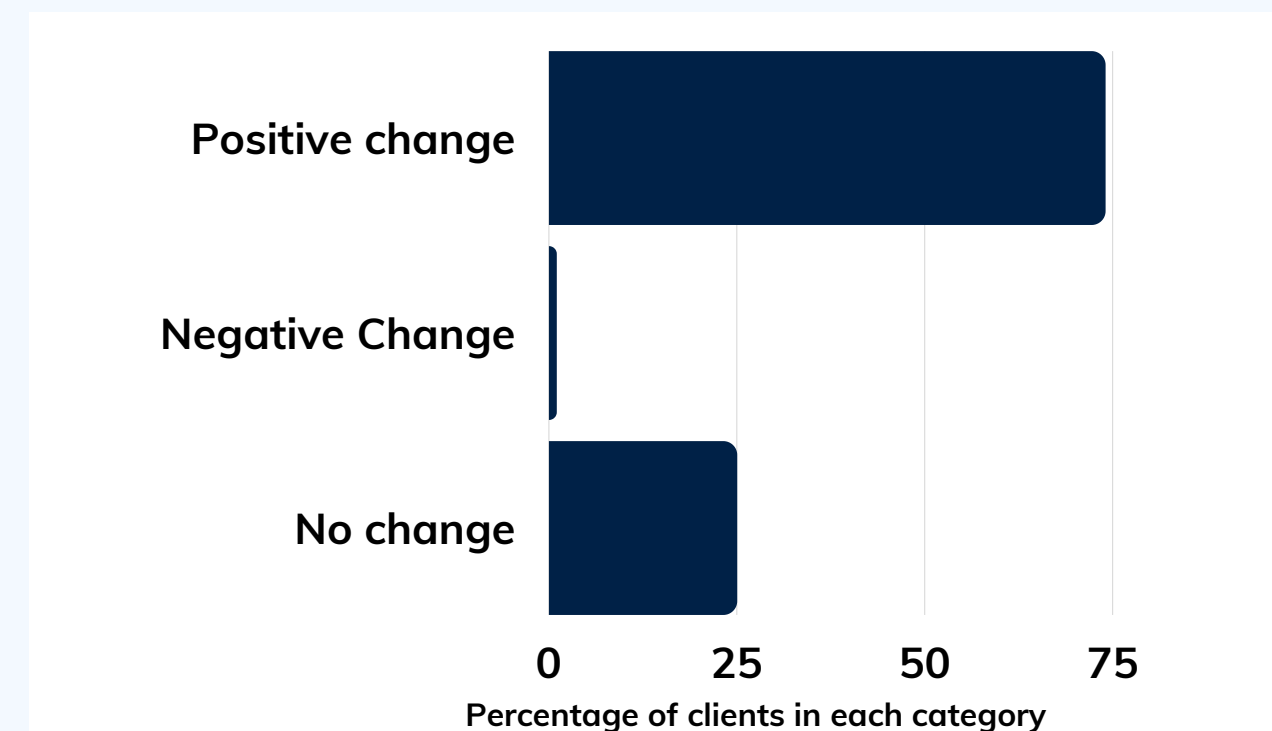
A very big thank you from all of the staff and clients of
Crawley Open House."
Clare, Support Worker

Impact on Social Networks

- Having a hard time trusting people
 - Holding on to unhealthy relationships
 - No positive interaction with family or personal support network
- Still finds it difficult to trust people
 - Initial contact with support worker and personal support network
 - Still haunted by unhealthy relationships
- Starting to inconsistently see a regular key support worker
 - Still at risk of disengaging
 - Starting to detach and disengage from unhealthy relationships
- Starting to build positive relationships with support workers, friends and family
 - Consistently engaging with support services
 - At low risk of disengaging
- Building meaningful relationships with friends and families and receiving support
 - Constantly seeing Support Worker
 - Left behind unhealthy relationships

74% of our clients saw an improvement in their selfcare and living skills after engaging with Greater Change, i.e., a positive change by at least one point. On average those clients who improved their selfcare and living skills did so by 1.5 points.

Three quarters of the clients who did not see a change in their selfcare and living skills rated these at 4 or 5 before engaging with Greater Change.

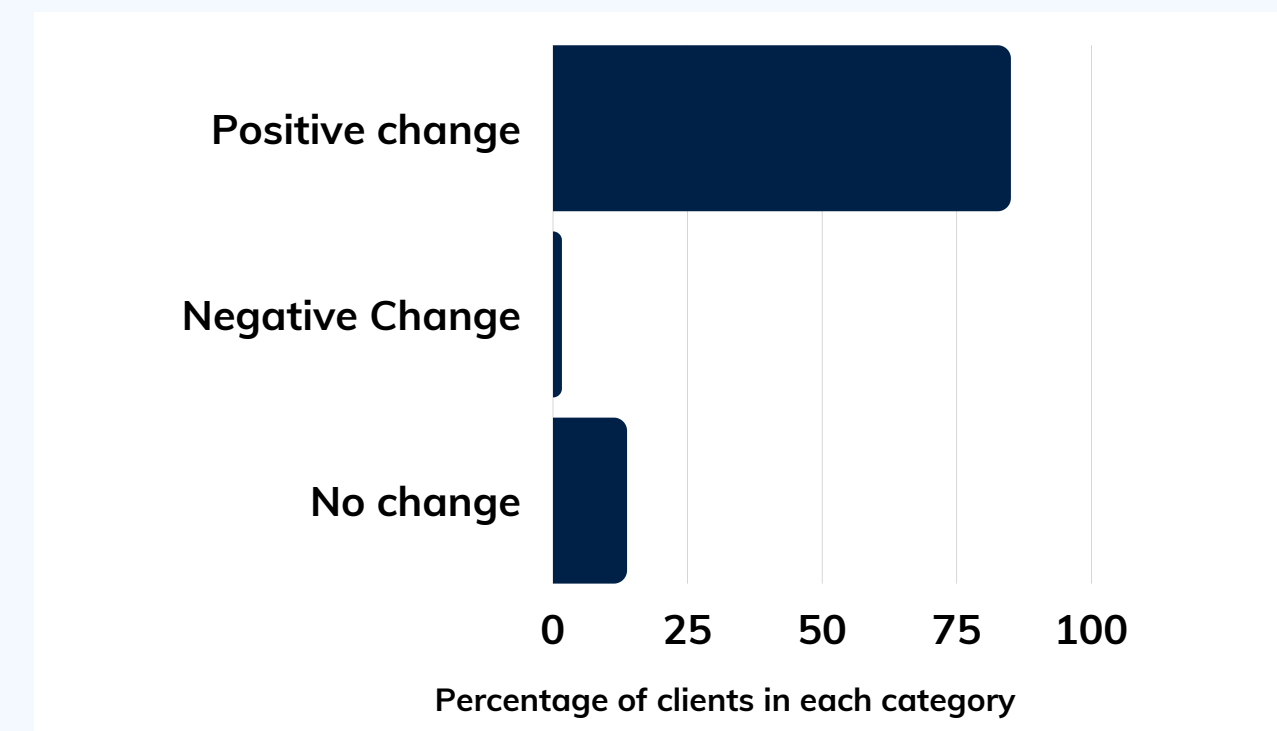


Impact on Mental Health

- 1**
 - Suffering from anxiety and panic attacks
 - Difficulty finding motivation
 - Possibly depressed
- 2**
 - Speaking to a doctor about mental wellbeing but not discussing struggles in detail
 - Not actively engaging with others
- 3**
 - Starting to discuss emotional and mental health struggles with services and doctors
 - Trying to get help and get better
- 4**
 - Taking active steps to get on top of mental health
 - Gradually getting a more positive outlook on life
 - Regaining motivation
- 5**
 - Stable and engaging with activities related to mental well being regularly (meditation)
 - Sticking to prescriptions if necessary

Following their campaign with Greater Change, **85% of our clients saw an improvement in their mental health**, i.e., a positive change by at least one point. The magnitude of this improvement was 1.8 points on average.

It is worth highlighting that 94% of those clients who did not experience any change had rated their mental health as 4 or 5 before the start of their campaign

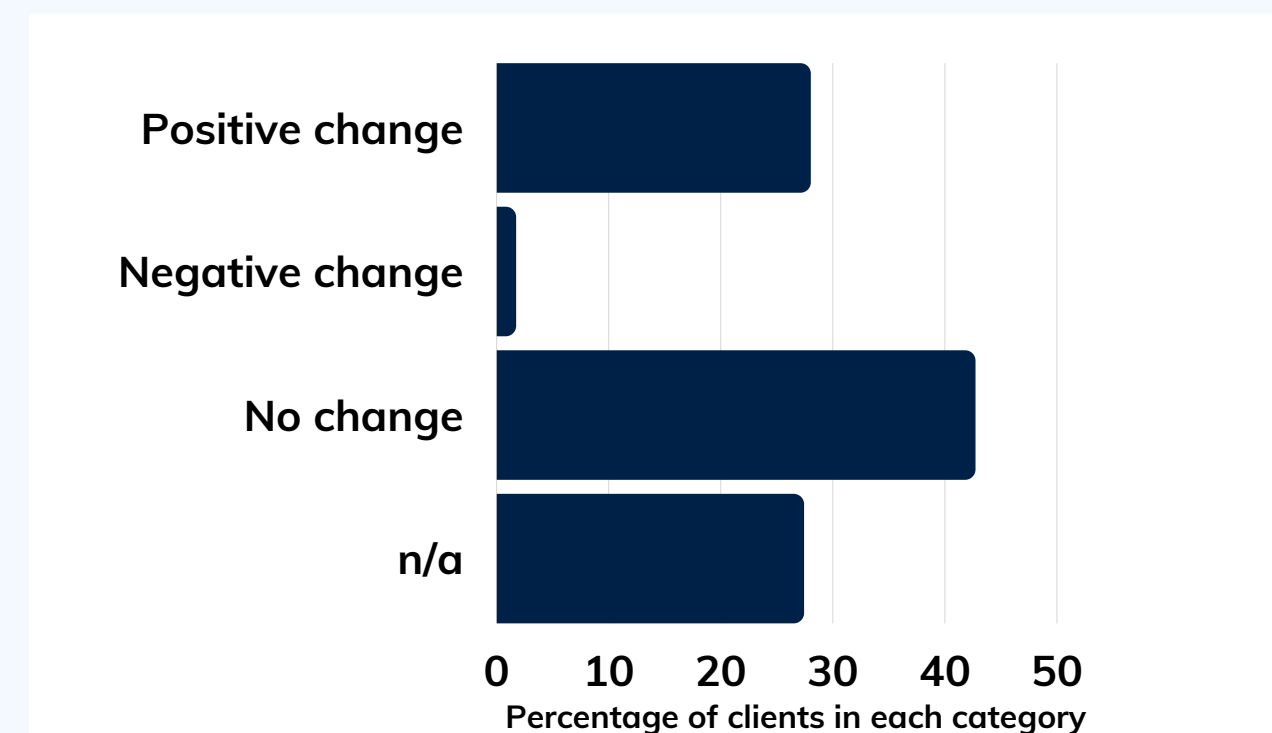


Impact on Drug and Alcohol Misuse

- Spending money on drugs
 - Physical condition still deteriorating
 - Pre-contemplation stage in recovery
 - Sometimes violent on the street
- Learning more about rehab options
 - In the contemplation stage of recovery
- Mindset is changing
 - The recovery process has started
 - Checked into rehab
 - Dependent on prescriptions to stay clean
- Still have to take it a day at a time to stay off drugs and alcohol
 - Sticking to the rehab programme
 - Coming off prescriptions
- Maintaining recovery over a significant period of time
 - Still requires consistent effort but staying clean outside of rehab

As mentioned earlier, responses pertaining to this metric are voluntary and do not apply to all clients. This metric applies to roughly 73% of our clients.

Of those clients to whom this metric applies, **39% saw an improvement in their drug and alcohol misuse**, after engaging with Greater Change. Of the 59% of clients who experienced no change, 90% had rated themselves as a 4 or 5 before their campaign.



Impact on Offending

1

- Still in prison serving long prison sentence
- Not going to be in stable housing after
- Likely going to be thrown back to criminality immediately after release

2

- Coming out of prison, unsure about housing
- Starting to engage with services to not go back to offending

3

- Getting skills necessary to starting a new way of life with the help social workers
- Exploring a variety of possible housing options to avoid homelessness

4

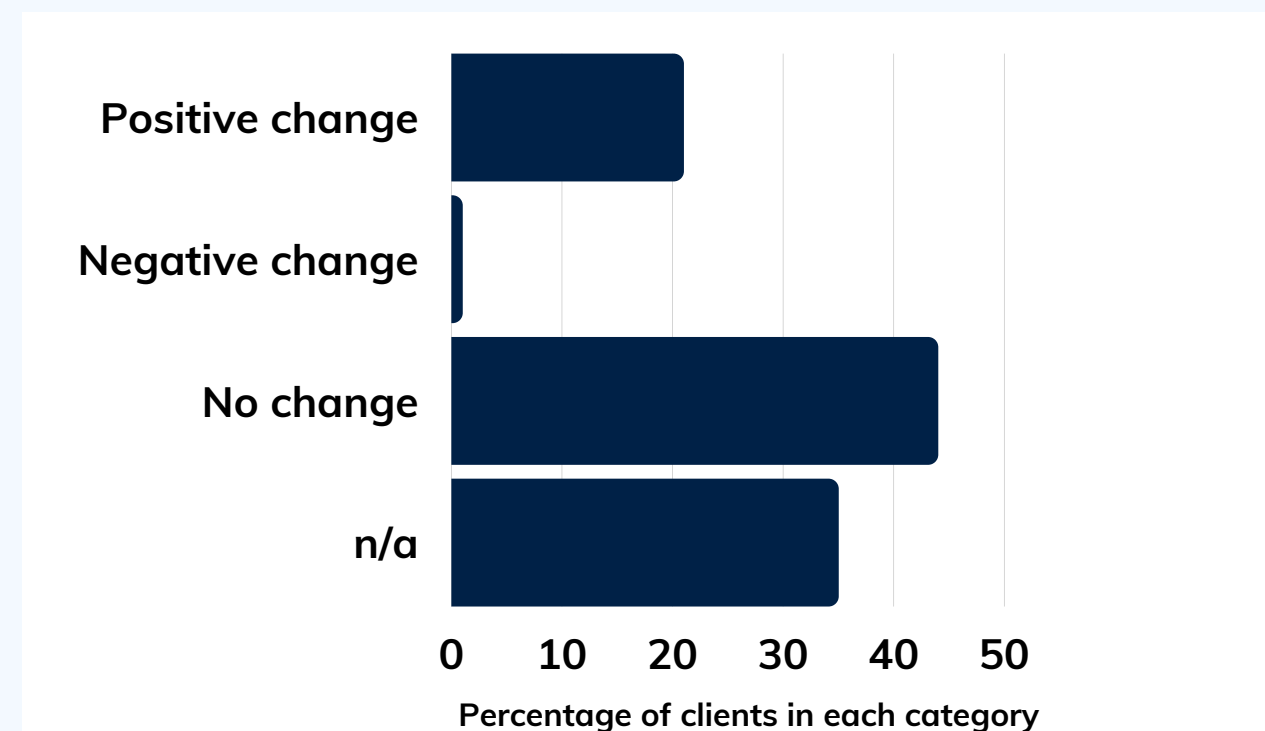
- Out of prison
- Not engaging in criminal activity
- Actively trying to move away from criminality
- Low chances of recidivism

5

- Maintaining recovery over a significant period of time
- Still requires consistent effort but staying clean outside of rehab

As with the previous metric, 65% of our clients had contact with the criminal justice system.

After our intervention, **32% of clients who fall into the above category say they are less likely to offend.** The average positive change was 1.7 points. Of the 67% of clients who saw no change in their likelihood of offending, 96% had rated their likelihood at 4 or 5 before Greater Change's intervention.



Our Contribution to Achieving the SDGs*

1 NO POVERTY



We offer outcomes-based guarantees in all of our contracted work ensuring that our success is tied in lockstep with the success of our clients.

3 GOOD HEALTH AND WELL-BEING



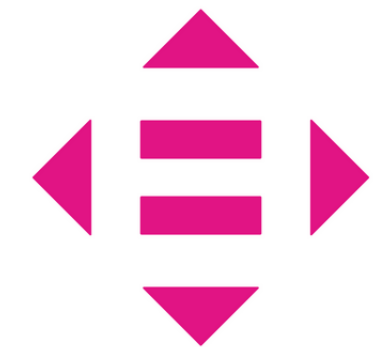
By preventing homelessness, we prevent premature death, improve mental health and contribute to treating substance abuse issues.

8 DECENT WORK AND ECONOMIC GROWTH



A high proportion of our staff have lived experience of homelessness. Our minimum pay is local living wage and we have capped the wage ratio of our highest paid employees to at most 14x of our lowest paid employee.

10 REDUCED INEQUALITIES



Of all the people we have helped in 2019/2020, 42% of our clients were from BAME backgrounds and 35% of our clients were female, which closely aligns with the national average of 38% of all homeless applicants being female.

Appendix

This section outlines how the raw cost savings figures were derived. The next section discusses how we applied these figures to our data to derive the final cost savings figure.

NHS

The NHS cost savings figure is adopted by a Crisis study [12] that measured and estimated cost savings for 86 homeless individuals. The cost is estimated by using government data and asking individuals about their use of services during the last 90 days. The estimated cost saving was extrapolated to a year. The NHS figure includes GP and outpatient appointments, as well as A&E attendances and hospital stays.

We divided the total cost savings figure in the paper by the number of people(86) to derive the per person cost estimate. We then multiplied this estimate by the number of people Greater Change has brought into stable housing(a rating of 4/5 on the housing metric).

The substance misuse figure is also taken from the Crisis study. However, this time we use the cost figure provided instead of the cost savings figure provided. This is because we applied the figure only to those individuals who rated their substance misuse at 5,i.e., those who no longer misuse any substances. So we divided the yearly substance misuse in the study by the number of people in the study who suffered from substance misuse issues(31) to get the per person estimate. Then we multiplied that figure by the number of people who rated their substance misuse at a 1-3 before Greater Change's intervention and rate it at 5 after Greater Change's intervention.

We did the same procedure for mental health. We multiplied the per person annual estimate by the number of people who rated their mental health at 1-3 before Greater Change's intervention and at 5 after the intervention.

Temporary accommodation

Similar to the mental health figure, the temporary accommodation figure is the cost figure from the study divided by the number of people in the study who used temporary accommodation(52). This figure was then multiplied by the number of people who got into stable housing through Greater Change.

Local Housing Allowance

The local housing allowance was taken from each individual's councils website. The maximum housing benefit that can be paid to beneficiaries is the Local Housing Allowance. Therefore, we took the LHA as a proxy for the housing benefit of our clients. For the cost savings calculations, used different local housing allowances depending on where the client lived.

Universal Credit

Since 25 and above get higher payments than under 25s different universal credit rates were applied for the two groups. We calculated the average UC rates for each of these groups by using the household composition of the homeless population in England and multiplying it by the rates for each type of households. We also took into account the average number of children.

Composition of homeless population:

single with children 19%

single without children 71%

couple with children 4%

couple without children 4% [13]

1.69 Average number of children [14]

Multiplied by the Universal Credit rates[15]:

25 and under, average yearly rate

£5,397.94

Above 25, average yearly rate: £6,139.96

	Cost saving per person per year (If applicable to the individual)
NHS	£ 1,031.6
Substance Misuse	£ 3664
Mental Health	£ 9503.16
Criminal Justice	£ 60,663.06
Temporary Accommodation	£ 20,399.07

Impact on Housing Situation

1

- Have been rough sleeping for a long time
- Sleeping in cars
- Leaving prison with few housing options

2

- Sofa-surfing
- Likely to lose housing in near future, legal action threatened
- Living with abusive family/partner
- In severe debt

3

- Stable housing with significant rent arrears
- Looming threat of eviction
- May be asked to leave social housing or shelter in a number of months

4

- About to be able to support housing with financial aid
- Paying off arrears slowly
- Living in stable but not ideal housing
- Living in stable social housing

5

- Fully stable housing
- Comfortably able to pay for housing with financial support
- No arrears

Impact on Income and Employment

1

- Not being able to maintain living expenses
- Does not ask for help
- No benefits

2

- Receiving some income, but it's not stable
- Income is not substantial and is unable to cover living expenses
- Receiving incorrect benefits levels

3

- Looking for employment and engaged with the JobCentre
- Receiving correct benefits
- Benefits are able to cover living expenses

4

- Starting to attend job interviews
- Getting part-time work
- Getting work experience or getting skills training for improving employability

5

- Stable long term employment
- Fully financially independent
- Good financial resilience

Sources

[1] <https://www.crisis.org.uk/media/244703/crisis-england-monitor-executive-summary-2021.pdf>

[2]

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/bulletins/deathsofhomelesspeopleinenglandandwales/2019registrations>

[3] <https://www.ethnicity-facts-figures.service.gov.uk/housing/homelessness/statutory-homelessness/lates>

[4] Figure 10

<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/ukhomelessness/2005to2018>

[5] https://www.feantsaresearch.org/download/feantsa-ejh-11-1_a1-v045913941269604492255.pdf

[6] Detailed local authority level tables financial year 2019-20, A10. <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-financial-year-2019-20>

[7] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/7596/2200485.pdf

[8] Alma Economics. (2019). Homelessness: Causes of Homelessness and Rough Sleeping

[9] Williams, M., and Cheal, B. (2001). "Is There Any Such Thing as Homelessness? Measurement, Explanation and Process in 'Homelessness' Research."

[10] Busch-Geertsema, V., Culhane, D., and Fitzpatrick, S. (2010). Defining and Measuring Homelessness. Homelessness Research in Europe.

[11] Neuburger, J. (2003). Settling Down: Preventing Family Homelessness through Tenancy Sustainment. Shelter UK.

[12] Pleace, N. and Culhane, D. (2016). Better than Cure.

[13] Detailed local authority level tables financial year 2019-20, A5R

RO4. <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-financial-year-2019-20>

[14] https://england.shelter.org.uk/media/press_release/a_child_becomes_homeless_in_britain_every_eight_minutes

[15] <https://www.gov.uk/universal-credit/what-youll-get>

