THE CASE FOR ACTION ON GLOBAL HOMELESSNESS

Why homelessness can no longer be ignored in climate, health and education agendas

DEPAUL

Homelessness has no place

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EXECUTIVE SUMMARY

Homelessness is a global problem which has a catastrophic impact on individuals, families and communities. Global estimates of the scale of homelessness vary widely due to the challenges that we describe in this report, but if the global population of people estimated to be living on the streets or in temporary shelter were counted as a single country, they would number in the hundreds of millions - comparable in size to the United States of America.

Yet to date, homelessness has largely been missing from international development and climate agendas. There are no goals or targets for homelessness within the current Sustainable Development Goals (SDG) framework, despite evidence from multiple countries which shows that providing access to decent, safe and affordable accommodation gives people the foundation needed to start achieving in all of the other areas. Other goals - whether delivering inclusive and equitable education for all (SDG 4), ensuring healthy lives and well-being for all (SDG 3) or accessing decent work (SDG 8), to name but three - will be more difficult to achieve without a decent place to live. Homelessness is also an issue that reflects and further exacerbates structural inequities, holding back progress on gender equality (SDG 5) and reducing inequalities (SDG 10). Too often, development programmes have ignored this reality and taken a siloed approach, delivering education, health or livelihood projects without recognising that without stable housing, the benefits of these interventions cannot be sustained.

The Case for Global Action on Homelessness provides evidence on the relationship between homelessness and three global development priorities: global health, climate change and education (there are many intersections beyond these sectors which we will explore elsewhere). It finds that each of these sectors could play a key role in preventing homelessness, while people experiencing homelessness have some of the poorest health and education outcomes and they are exposed to some of the worst effects of climate change. Strategies to tackle global health and education inequalities and climate change must recognise and respond to the specific vulnerabilities of those affected by homelessness. Unless agencies leading policy and programmes in these areas target this group as vulnerable 'key populations', they will fail in their responsibility to 'leave no one behind' and miss opportunities to ensure funding and programmes have the biggest impact.

The report presents the first ever analysis of international development and philanthropic funding to tackle homelessness. It finds that homelessness is almost invisible in international development budgets. Official Development Assistance (ODA) funding that targets housing-related activities represented less than 0.09% of total ODA in 2023 and this funding has declined over the five-year period from 2019-2023. Of this housing-related ODA, we identified just three projects that explicitly mentioned homelessness in the project description. And just 9% of philanthropic funding directed to the relevant DAC codes explicitly mentions homelessness in project descriptions in the same 2019-2023 period. While some of the recorded housing-related activities will have a positive impact on reducing or preventing homelessness, these figures are a stark reflection of the lack of global attention currently given to tackling homelessness.

There are well evidenced solutions from multiple countries which show that homelessness can be ended or significantly reduced. These models consistently demonstrate that rapidly scaling up access to safe, decent and affordable housing, specifically for people at risk of or experiencing homelessness, is an essential and cost-effective foundation of any sustainable strategy. There is an important role for development banks and climate finance institutions to support affordable housebuilding efforts in Low- and Middle-Income Countries (LMICs), but these are not being utilised to their full potential.

The experience of other global priorities, such as women's rights and child survival, shows what becomes possible when issues are embedded across mainstream development agendas. Integrating homelessness into existing programmes would enable funders to reach some of the most marginalised populations and ensure that resources are directed toward the most sustainable, inclusive and long-term solutions.

Homelessness is a preventable and solvable challenge. Tackling it could deliver significant benefits across sectors and in advancing gender equality and reducing inequalities. As the UN Secretary-General has highlighted, an international agenda on homelessness has the potential to be transformative by effectively leveraging funding and inspiring collaboration with far-reaching, multi-sectoral impacts. Working alongside affected people and national, regional and local governments, many development actors could play a valuable role including UN agencies, bilateral and multilateral donors and development banks, philanthropies, the private sector, non-governmental organisations (NGOs), faith-based organisations (FBOs), and housing associations. Immediate action is needed to ignite momentum and create a coalition for change. Evidence-based solutions already exist, but without coordinated effort, responses will continue to focus on short-term fixes and leave millions of vulnerable people without the support needed to live a safe and dignified life.

This report therefore calls on governments, development agencies and funders to respond to the UN Secretary-General's call and launch an ambitious global action agenda with the following strategic priorities:

- Explicit recognition of the importance of preventing and reducing homelessness in international development strategies.
- Strengthen global and national data on homelessness to ensure consistent definitions, comparable measurement, and reliable monitoring of progress.
- Restore funding to the housing sector, and direct funding towards low-cost and accessible housing solutions that meet the needs of people experiencing or at risk of homelessness.
- Better targeting of the needs of populations experiencing homelessness in the funding allocated to tackle issues that either cause or are significantly impacted by homelessness, including climate adaptation and resilience, global health and education.
- Align climate finance with homelessness prevention by investing in climate-resilient, affordable housing and protecting people most vulnerable to climate impacts.
- Use development finance to mobilise private capital for affordable and supportive housing solutions that reduce homelessness.

We call on decision-makers to prevent and tackle homelessness by considering the drivers and root causes that intersect with other development priorities, and by taking the following specific actions:

National and sub-national governments

- Adopt and fund a national homelessness strategy that includes evidenced-based policies, supported by efforts to improve data quality so that strategies can be informed by accurate data on the prevalence and drivers of homelessness.
- Include homelessness as a priority within national and sub-national housing, health and education strategies, prioritising prevention and targeting at-risk groups.
- Integrate a focus on preventing and tackling homelessness within Nationally Determined Contributions (NDCs), National Adaptation Plans (NAPs) and sub-national and local strategies to ensure that climate adaptation and mitigation plans explicitly protect the people most exposed to risks including heatwaves, floods, air pollution, and displacement.
- Pilot and scale up investments in Housing First and housing-led approaches, including developing social housing programmes that house people experiencing homelessness. Back up this work with investment in research and learning, shared with other countries and cities, to strengthen understanding of what works, the policy and financing frameworks required, and the cost-effectiveness of these approaches.
- Prioritise tackling homelessness within bids and proposals for external donor support for health, education and climate action, recognising the key intersections that can make these investments go further and reach the most vulnerable.

Bilateral development donors

- Re-orient development strategies to include a focus on ending homelessness globally, including embedding it within investment plans on global health, education and climate action.
- Explicitly identify and prioritise populations at risk of or experiencing homelessness as key targets within development aid programmes and projects, and improve tracking of these investments through OECD DAC and other global databases.
- Promote two-way learning exchanges with other countries and regions, sharing ambitious domestic strategies for tackling homelessness.
- Use your positions as main funders of multilateral agencies and development banks to influence for global action on homelessness by these agencies.

Multilateral Agencies and Development Banks

- Heed the call of the UN Secretary-General to tackle homelessness, by ensuring the needs of homeless populations are fully recognised in strategies and investments for housing, climate adaptation, global health and education.
- Scale up long term investment in preventing and tackling homelessness. For example, if all development banks and donor agencies ring-fenced 15% of their budgets spent on the housing-related DAC codes towards projects that directly target homelessness as a core component of the project, this would leverage over USD 100 million in targeted funding within 3.5 years.
- Work alongside people with lived experience, homelessness practitioners, housing organisations and private finance initiatives to attract private sector finance for social housing and homelessness solutions. Develop innovative and blended finance models that lower investment risk and increase the amount of capital channelled to housing solutions for people at risk of or experiencing homelessness.
- Development banks should report on the percentage of development spending for housing-related DAC codes that targets homeless populations.

Climate finance institutions

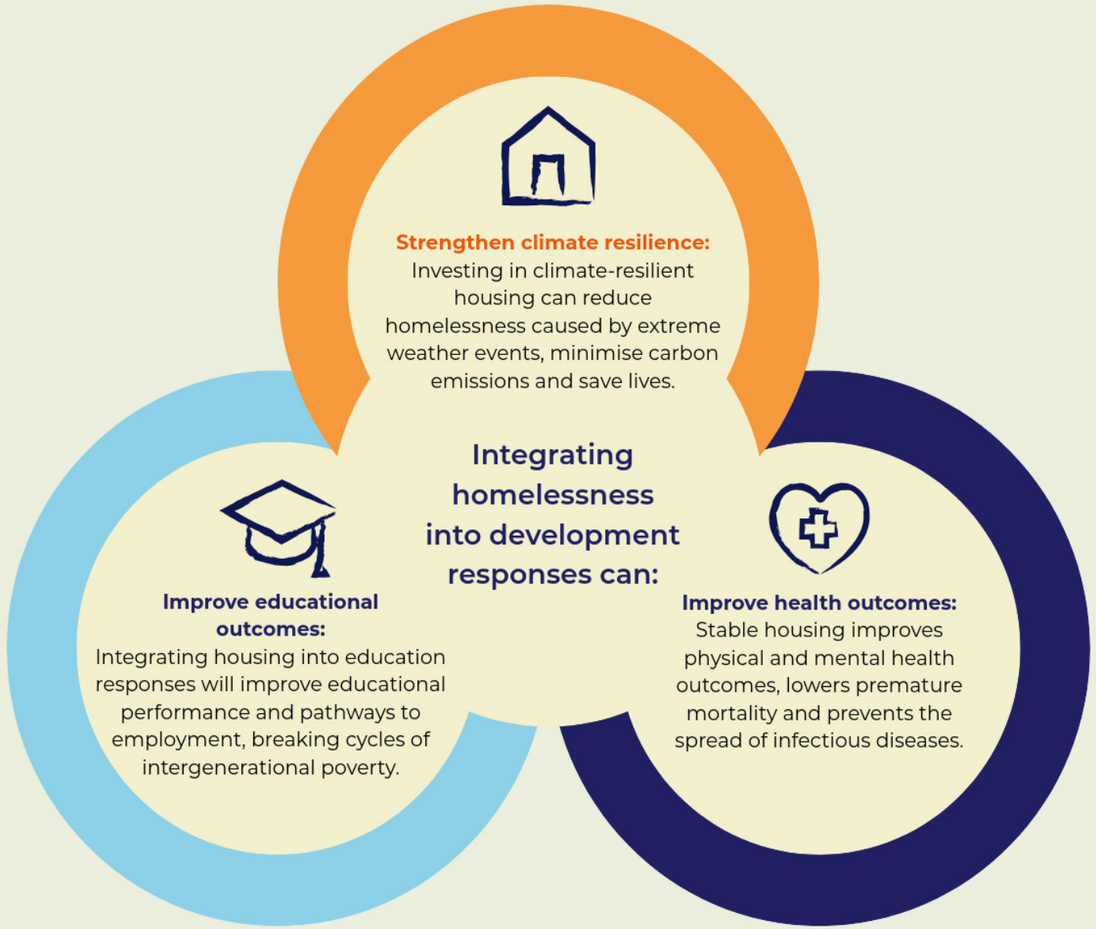
- Provide finance to support LMICs to address the housing needs of homeless populations affected by climate change, and to plan for the anticipated housing needs created by climate-related displacement as part of climate adaptation plans and strategies.
- Explicitly identify and prioritise populations at risk of or experiencing homelessness as a result of the climate crisis as key targets within climate finance investments.
- Work with governments and service providers to identify and finance innovative approaches that protect people experiencing street homelessness specifically, given their additional vulnerabilities to climate-related risks and health impacts.

Philanthropic funders

- Leverage philanthropic investments to pilot innovative solutions to prevent and tackle homelessness. Funding should prioritise new research in LMICs to generate new evidence about the most effective solutions to addressing homelessness in these contexts.
- Invest in better data collection and research evidence so that more countries can have accurate baseline estimates of the scale and drivers of homelessness and tools to track progress.
- Finance advocacy efforts to end homelessness and build the evidence base for how tackling homelessness as an intersectional issue drives positive impacts across education, health, climate and other development priorities.

Housing and homelessness agencies

- Work with climate, health and education specialists to design and deliver integrated services to prevent and tackle homelessness which also deliver intersecting development outcomes, drawing on best practice from across sectors.
- Strengthen regional and global cross-sector coordination and advocacy for shared action on homelessness, housing, climate, health and education, leveraging existing sector initiatives such as the Institute of Global Homelessness' Vanguard Cities and Community of Impact, the International Mayor's Council on Homelessness and FEANTSA in Europe.



WHAT INVESTMENT IN HOMELESSNESS ACHIEVES

Homelessness is one of the most visible consequences of poverty, yet internationally it is often overlooked in development and extreme poverty responses. Increased international attention, investment, and integration into existing development responses can unlock major social, health, climate, and economic benefits. Targeted international financing, alongside stronger domestic policies and cross-sectoral collaboration, can deliver long-term change for some of the world's most vulnerable populations, aligning with the Sustainable Development Goals' (SDGs) commitment to leave no-one behind.

Integrating homelessness into development responses can:

STRENGTHEN CLIMATE RESILIENCE

Climate change is both a driver and amplifier of homelessness. The UN highlights that an increase in extreme weather events is displacing more than 20 million people annually, and the World Bank finds that climate change could force 216 million people to move within countries by 2050. High numbers of displacement will lead to the number of people experiencing homelessness increasing. Existing homeless populations are more exposed to climate risks including heatwaves, floods, and air pollution, and others.

Investment in climate-resilient housing and infrastructure as well as inclusion of populations experiencing homelessness in key policy documents and strategies including NAPs, NDCs, and COP declarations and others strengthens mitigation and adaptation measures. It also protects the lives of those who are most vulnerable to climate change events, and maximises climate, health and economic co-benefits.

IMPROVE HEALTH OUTCOMES & REDUCE COSTS

People experiencing homelessness face far worse health outcomes and significantly shorter life expectancy of up to 17.5 years lower than the general population. Around 75% report physical health problems with a far higher risk of TB, HIV, substance abuse, and suicide.

Stable housing is one of the most effective health interventions: it prevents the spread of infectious disease, mitigates substance abuse, lowers premature mortality and improves mental and physical health outcomes. Integrating homelessness into health strategies ensures vulnerable populations are not left behind in ODA and philanthropic investments and evidence shows it also saves governments money. In the UK, the NHS saw a 42% reduction in unplanned NHS care costs resulting in an indicative saving of £2.43 for every £1 spent and, in the U.S., evaluations found annual savings of $9,809 per person when housing needs for the chronically homeless who were ill were addressed.

IMPROVE EDUCATIONAL OUTCOMES FOR CHILDREN

Stable housing is essential for children's learning and development, yet, over 234 million children and adolescents impacted by forced displacement, climate-induced disasters, armed conflict and others are unable to access quality education.

Children experiencing homelessness are more likely to miss school, perform poorly, and become at risk for trafficking, assault, and other forms of victimisation. These create long-term disadvantages which impair their ability to secure stable employment and housing in the future.

Integrating housing needs into education responses ensures SDG 4 progress and breaks cycles of intergenerational poverty by ensuring improved educational performance and a better pathway to employment.

PROMOTE GENDER EQUALITY AND TACKLE INEQUALITIES

Homelessness reflects and reinforces inequality across race, gender, and income. For example, Black Americans represent 13% of the U.S. population but over 40% of the homeless population. Domestic abuse is the leading cause of homelessness for women and children. Women experiencing homelessness and LGBTQ+ people facing higher risks of sexual exploitation and violence, and especially trans women, are disproportionately affected worldwide.

Embedding homelessness in development strategies advances social justice and ensures that the most marginalised are prioritised for housing interventions, allowing them to focus on addressing other challenges to ensure further safety and economic security. It also allows for multiple returns: preventing violence, reducing pathways into homelessness, and advancing equity and resilience for women, children and other marginalised groups at risk.

Overall, tackling homelessness delivers multiple development wins across health, education, climate, gender, and equity. International financing and philanthropy can leverage existing sectoral investments to transform outcomes for people experiencing homelessness, whilst also advancing the SDGs.

> **“The Secretary-General calls on governments to adopt rights-based data systems, end criminalization, invest in permanent and affordable housing, and integrate prevention across health, education, justice, and social protection systems.”**
>
> ***UN-HABITAT, OCTOBER 2025***

PART ONE: HOMELESSNESS AS A GLOBAL ISSUE

The United Nations describes homelessness as one of the crudest manifestations of poverty, discrimination and inequality. As of 2024, the United Nations Human Settlements Programme (UN Habitat) reported that between 1.6 billion and 3 billion people around the world are without decent housing, with the Institute of Global Homelessness (IGH) estimating that at least 330 million people experience absolute homelessness.[1] The UN has also indicated a growing momentum for homelessness on the global agenda, noting in a 2025 report presented by the UN Secretary-General that homelessness is ‘a universal issue rooted in systemic gaps within housing systems, poverty reduction strategies, health systems and social protection mechanisms, and while these intersections are increasingly acknowledged, there is opportunity to integrate homelessness “more systematically and explicitly across international development agendas.”’[2]

This report will show that coordination efforts to deal with homelessness internationally are minimal, in contrast to all other key issues of human concern. This starts with our understanding of the term itself.

There is currently no commonly adopted international definition of homelessness, despite substantial work in this area. The OECD and the European Platform On Combatting Homelessness (EPOCH) have developed a definition and measures to improve monitoring of homelessness within OECD and EU countries.[3] Building on this, IGH collaborated with researchers, policy experts, and on-the-ground leaders from six continents to develop a Global Framework which offers a shared typology relevant across contexts.[4] Defining homelessness in its broadest sense as “lacking access to minimally adequate housing”, the Framework captures three broad categories of people who are considered homeless (see table A).

This report predominantly focuses on Category 1, 2a and 2b. This is not to say these two categories are more or less deserving of concern, but they are most often excluded from the international agenda on poverty and development.

There remain significant gaps in the availability of comprehensive data on homelessness and challenges to global efforts to effectively measure and monitor homelessness, including:[5]

- Official government statistics on homelessness are only available in 78 countries, and only 24 countries report on categories outside of people sleeping rough and using emergency shelters.

- Data collection methods vary widely and frequently undercount the scale of homelessness. Common methods for measuring homelessness, including street counts, administrative data and household-based surveys, can miss groups who are less visible. These limitations are widely recognised in research and practice, particularly in relation to women; young people; LGBTQI+ people; ethnic and racial minorities; and refugees, asylum seekers and other migrants with insecure immigration status. For example, a coalition of UK NGOs has demonstrated that the UK government’s approach to measuring rough sleeping consistently under-represents the proportion of women affected by street homelessness.[6]

Table A - IGH Global Framework for Understanding Homelessness

IGH GLOBAL FRAMEWORK FOR UNDERSTANDING HOMELESSNESS		
People without accommodation	**People living in temporary or crisis accommodation**	**People living in severely inadequate and insecure accommodation**
1A People sleeping in the streets or in other open spaces (such as parks, railway embankments, under bridges, on pavement, on riverbanks, in forests, etc.). **1B** People sleeping in public roofed spaces or buildings not intended for human habitation (such as bus and railway stations, taxi ranks, derelict buildings, public buildings, etc.). **1C** People sleeping in their cars, rickshaws, open fishing boats and other forms of transport. **1D** “Pavement dwellers” - individuals or households who live on the street in a regular spot, usually with some form of makeshift cover.	**2A** People staying in night shelters (where occupants have to renegotiate their accommodation nightly). **2B** People living in homeless hostels and other types of temporary accommodation for homeless people (where occupants have a designated bed or room). **2C** Women and children living in refuges for those fleeing domestic violence. **2D** People living in camps provided for “internally displaced people” i.e. those who have fled their homes as a result of armed conflict, natural or human-made disasters, human rights violations, development projects, etc. but have not crossed international borders. **2E** People living in camps or reception centres/temporary accommodation for asylum seekers, refugees and other immigrants.	**3A** People sharing with friends and relatives on a temporary basis. **3B** People living under threat of violence. **3C** People living in cheap hotels, bed and breakfasts and similar. **3D** People squatting in conventional housing. **3E** People living in conventional housing that is unfit for human habitation. **3F** People living in trailers, caravans and tents. **3G** People living in extremely overcrowded conditions. **3H** People living in “non-conventional” buildings and temporary structures, including those living in slums/ informal settlements.
igh Ruff Institute of Global Homelessness		

These problems of inconsistent definitions and measurement approaches hinder action on homelessness.

Key drivers of homelessness

Evidence shows that homelessness is driven by systemic factors, yet it is often seen as a social problem arising from individual needs such as mental health issues or substance use issues. In reality, the overwhelming structural driver of homelessness is a lack of accessible and affordable housing in the right places. Research in the United States has shown that ‘homelessness is a housing problem.’[7] Specifically, the relationship between income and housing costs overwhelmingly drives rates of homelessness. Housing market conditions, not individual vulnerabilities, are the determining factor: in states where there is a larger gap between the cost of housing and people’s earnings, homelessness rates are higher.

Housing market conditions are driven by complex supply and demand dynamics and accessibility and affordability considerations which must be accounted for to address homelessness. On the supply side, more housing needs to be built in the right places, and for a mix of housing options which account for differences in incomes including both social and affordable housing. The demand side requires employment and livelihood options which are sufficient, equitable and secure, and social protection systems to support people who cannot afford housing independently. According to the OECD Affordable Housing database, more than 2.4 million eviction proceedings are initiated annually across countries of the OECD, and evictions are on the rise in other regions as well.[8]

There are growing global drivers of homelessness which underline the need for a coordinated international response. Climate change and conflict are increasingly influential factors, contributing to large-scale loss of housing and displacement. When homes are destroyed and populations are forced to move, pressure on local housing markets rises quickly, often leaving the most vulnerable people without adequate accommodation. In 2020, around 30 million people worldwide were displaced due to fires, floods and storms.[9] The Internal Displacement Monitoring Centre recorded more than 32 million disaster-related internal displacements in 2022, mostly in Asia and the Pacific. Syria's civil war (2011-2024) resulted in the destruction of an estimated 1.3 million housing units.[10] Almost a quarter (22%) of those sleeping rough in Ukraine are people who have been displaced.[11]

The impacts of conflict and climate change on homelessness increasingly extend across borders through displacement and different forms of migration. UNHCR reports that, in 2024, around 123 million people were forcibly displaced by persecution, conflict, violence, human rights violations or public order disturbances.[12] Countries neighbouring crises often also feel a great pressure, as seen in the high number of Syrian refugees hosted in Turkey and Lebanon, or Ukrainian refugees hosted in Poland and Germany. Over the past decade, more people have been moving across regions and continents as a result of crises, placing an additional strain on housing systems and impacting rates of homelessness. In the UK, for example, the proportion of refugees among the street homeless population increased by 75% in one year over 2022-23.[13]

Government policies directly influence rates of homelessness. In many parts of the world, limited or inaccessible social protection systems increase risk factors of homelessness. Unplanned or unsupported exits from state institutions such as prison, care, hospital or the armed forces are often points of risk. Discrimination and the criminalisation of people affected by homelessness create additional barriers to effective action across regions.[14] In Indonesia, for example, where various unofficial estimates suggest homelessness may affect several million people (though no official data are available), outdated vagrancy provisions in the Criminal Code allowed imprisonment for people deemed to be 'wandering' without a means of sustenance, a category frequently applied to people living on the streets.[15] The United States' Supreme Court has ruled that local governments may enforce certain public sleeping and anti-camping ordinances without breaching constitutional protections against cruel and unusual punishment.[16] Such measures typically displace people from one place to another, often driving individuals into hiding which makes it more difficult to support them, reinforcing societal stigma and exacerbating homelessness.

Gender inequality and gender-based violence (GBV) are strongly linked to homelessness globally, with the UN Secretary-General's 2025 report on homelessness noting that "structural and legal inequalities increase women's vulnerability to homelessness, particularly in contexts of family separation, violence, displacement or economic insecurity".[17] Experiences of domestic abuse are among the leading causes of homelessness for women and children globally, while homelessness itself increases exposure to sexual exploitation, trafficking, and intimate partner violence. Evidence from India[18], South Africa[19] and England in the UK,[20] for example, all illustrate that many women experiencing homelessness are survivors of abuse or sexual violence, often due to lack of financial security and independence forcing them to remain within violent relationships until they finally escape or are pushed out. Studies

Depaul's outreach service in Kharkiv, Ukraine. Image credit: Depaul

suggest GBV rates among women experiencing homelessness reach 40% in the UK, 50% in Hungary and 93% in Sweden.[21] In South Africa, a 2022 study in Cape Town found that 60% of homeless women had experienced GBV while living on the streets.[22]

Individual circumstances can also influence when a person becomes homeless. Life events like relationship breakdown, sudden unemployment, mental or physical health problems, or substance use issues can contribute to homelessness, and pose barriers to return to stable housing. People living in poverty are at greater risk of homelessness if they experience one of these events, and in some contexts this risk is heightened by wider structural inequalities, including racial discrimination.

However, the causes of homelessness are overwhelmingly structural and principally linked to housing conditions, with common patterns evident across different countries and regions. A growing influence on these structural causes are global factors such as climate change and conflict. Yet, despite these shared global drivers, there is currently no recognised international agenda on homelessness.

A global response to homelessness

Homelessness is solvable. Many communities and countries have shown that significant and sustained reductions are possible, and in some places specific forms of homelessness have been ended altogether. The leading UK homelessness agency, Crisis, notes: "Nearly all cases of homelessness are preventable and in every case it can be ended."[23] Homelessness practitioners have identified the tools and approaches needed to solve homelessness, including structural policy measures such as an appropriate supply of social and affordable housing, sufficient social protection systems and well-regulated rental markets to prevent unfair evictions.

Specific programmes which deal with individual cases of homelessness are either at 'prevention' stage for people at risk – such as efforts to prevent evictions – or focus on providing adequate shelter for those already experiencing homelessness. Increasingly, homeless service providers and experts are investing in and advocating for 'housing-led' and Housing First interventions for people experiencing homelessness. These approaches broadly focus on getting people into housing rapidly, coupled with flexible, tailored support to help people sustain their housing into the long-term. Below we offer brief case studies of successful action.

Evidence shows that investing in housing-led approaches is highly cost-effective when compared to approaches to homelessness that focus on criminalising and over-policing those affected. For example, the UK Government's evaluation of three regional Housing First pilot programmes concluded that "the pilots have delivered good value for money", with the cost benefit analysis showing that the pilots averaged a spend of £7,700 per person per year, with long-term savings estimated at £15,880 per person per year.[24]

Yet despite knowing what works, homelessness is rising almost everywhere. In 2024, the U.S. recorded a historic high of 770,000 people without housing,[25] and in the EU 1.3 million people are estimated to sleep rough or are in night shelters or temporary accommodation.[26] High numbers are also recorded in parts of Africa and Asia, with Yemen estimating its rate of homelessness at roughly 12.9% in 2022,[27] while in Nepal the 2025 estimate was close to 8%.[28] However, major gaps in data collection in many countries mean the full scale of homelessness remains unknown.

This report assesses a critical element of this failure: the absence of a global response to homelessness. The issue is treated almost exclusively as a domestic matter, with the notable exception of well-developed European Union efforts. Yet other areas of human concern – such as education, health and climate – benefit from robust global agendas. Homelessness needs its own global agenda. There are four principal reasons for this:

1. **Homelessness is global:** Climate change, conflict, migration, and volatile housing markets increasingly drive homelessness across borders. Rising rural–urban migration, fragile social protection systems, and global economic shocks all underline that homelessness is not contained within national borders. Global collaboration, with an action agenda driven by governments, UN and multilateral agencies and funders, is essential if countries are to address these shared dynamics effectively.

2. **Shared frameworks and practice improve quality of action:** International standards and shared learning between countries drives improvements in practice. Examples of international cooperation and in some cases compliance in different sectors are well established, from Sphere Humanitarian Standards and Core Humanitarian Standard which both promote global and downward accountability, to forums such as COP for climate actors, and global financing mechanisms like the Global Fund to Fight AIDS, Tuberculosis and Malaria. Yet there are few comparable forums for collaboration and learning on homelessness. The opportunities to improve learning, standards and practice on homelessness through shared learning and collaboration are vast.

3. **Intersections must be recognised:** Homelessness, as demonstrated in this report, intersects with other international issues. Recognising these intersections will advance progress on key SDGs such as health, education, and climate resilience, among others. Children without stable housing achieve poorer education outcomes; homelessness directly correlates with and exacerbates mental and physical health challenges; climate change is driving widespread displacement and people sleeping rough are among the most exposed to extreme weather events. Addressing homelessness is key to making cities inclusive, safe, resilient and sustainable. Cutting across all of these areas, tackling homelessness is fundamental to protecting and promoting gender equality and reducing a wide range of inequalities. The failure to address homelessness in a coordinated global manner makes it very difficult to engage with international structures leading action on these key intersecting issues. Added to which, insufficient investment in health, education and climate resilience and recent cuts in ODA by several major bilateral donors are likely to drive more people into homelessness. This undermines both efforts to address homelessness and progress on intersecting SDGs.

4. **Mobilise funding:** The role of philanthropy, multilateral and bilateral donor financing, and pooled funds in other sectors shows what is possible – global resources can drive innovation, build evidence, and catalyse effective solutions. Yet unlike other global issues, homelessness has minimal established global funding. This report comes at a time of crisis in international development: radical cuts have devastated large parts of the sector. As funders consider how to most effectively use resources, investing in well-evidenced, cost-effective approaches such as housing-led models, and mobilising international funding for homelessness and its intersections with other areas presents a transformational opportunity: to unlock a shift from often fragmented national responses towards coordinated global progress with profound impact for some of the most marginalised populations.

SPOTLIGHT:

THE RUFF INSTITUTE OF GLOBAL HOMELESSNESS' ADVOCACY FOR HOMELESSNESS IN THE SDGS

The Ruff Institute of Global Homelessness (IGH) has been at the forefront of efforts to ensure that homelessness secures its rightful place within the SDGs, addressing the major oversight of its exclusion across all 17 goals and 169 indicators. Through sustained advocacy, research, and partnership with the United Nations ecosystem, particularly UN-Habitat, IGH has been driving momentum to ensure that homelessness is recognised, defined, and measured globally. This is essential for understanding its true scale and for designing effective, evidence-based responses.

Since the first-ever UN resolution on homelessness was passed in 2021, the issue has gained increased visibility within global policy discussions. IGH's ongoing collaboration with UN-Habitat has been central to this progress, supporting the development of a shared global definition of homelessness, contributing data through IGH's Global Homeless Data Map, and highlighting innovative city-level responses in the UN Secretary-General's 2025 report on inclusive policies and programmes to address homelessness.

Homelessness is now being discussed in multiple UN forums. The 2025 World Social Summit political declaration calls for "Taking urgent national and international action to address homelessness as an obstacle to the enjoyment of human rights and the attainment of social development."[29] The World Social Report 2025 spotlighted IGH's data mapping work as a key tool to 'see' homelessness through better measurement. The establishment of the International Mayors Council on Homelessness, co-created by IGH and UN-Habitat, further demonstrates growing political commitment to housing-led, inclusive, and prevention-focused strategies.

Much progress has been made in bringing homelessness into the global agenda, but there is still a long way to go before it is fully recognised and tracked within the post 2030 framework. Setting a global definition and producing comparable data will be critical next steps to ensure that no one experiencing homelessness is left behind.

As IGH notes:

> ***"We see much more political will to address homelessness both within the United Nations and in Member States. The key to successfully moving this will towards action will be coming together as one global movement – with people with lived experience, service providers, government, and academia – speaking powerfully for how homelessness should be addressed both within our countries and internationally."***

Case study: Housing First in Finland

Finland has achieved significant progress in solving homelessness. Rates of homelessness reduced by 75% in 30 years from 16,000 people in 1989 to 4,000 people by 2020. This was delivered during a period of growing pressure: Finland is rare in the EU to have recorded reductions in rates of homelessness since the 2008 financial crash, although progress has slowed recently.

This success was founded on strong partnership between civil society and government, framed by a shared commitment to Finland's national Housing First Policy, adopted by the Finnish government in 2008.

Housing First was initially developed by Pathways in the United States as a service model to support the most entrenched, high needs groups of people sleeping rough. It has proven phenomenally successful and is the most well-evidenced model to address complex homelessness. Housing First, as the name suggests, centres the provision of housing as primary in its response to homelessness. A person experiencing homelessness is provided with a home as the first intervention (preferably a 'scattered site' apartment, i.e. a unit in the community) on a contract without any time limit or conditions. Housing First rejects the use of shelters or 'staircase' models, prevalent in many contexts, where housing is seen as the final stage of a support journey. Alongside housing, support is provided intensively and flexibly. Support workers have low caseloads, usually of seven to eight people, but engagement with support or progress in outcomes is not a condition of a person's receipt of housing. Housing First is not only effective but is shown to achieve substantial savings in some contexts.

Finland embraced some of the core components of this model, centrally the primacy of housing, and adapted it into a national strategy which applied to a much wider group of people experiencing homelessness. Some key learnings from the success of Finland are:

- **A strategy framed by what works:** Finland prioritised housing-based responses in recognition that homelessness is principally a systemic housing problem. Thousands of housing units were reserved or newly built in the fight against homelessness, attached to person-centred support. Finland phased out models which are proven to be ineffective in addressing homelessness, such as large congregate night shelters. Finland also deviated intentionally from the Housing First 'fidelity' model created by Pathways to allow scale and relevance to a wider population – this deviation is sometimes overlooked by actors learning from Finland. For example, some housing provision was not 'scattered' in individual sites in the community. This helped scale in a national context, alongside the availability of significant funding, both subsidised loans for housing development and grants for support.
- **Long-term, cross-party political commitment:** Multiple governments, with different political coalitions, were involved in driving and maintaining the work towards ending homelessness longitudinally over three decades. This allowed the fight to extend beyond political cycles, admittedly with some concern about the current government's commitment. Advocates for the fight against homelessness did well to position the issue: it was, at once, both heavily politicised (it was a consistent national priority) and depoliticised (it was not seen to be attached to one party or ideology). The fight against homelessness for many years became a point of national pride which embedded political support.
- **A wide partnership network:** Central government, municipal administrations and NGOs worked collaboratively to pursue joined-up approaches and drive towards shared outcomes. Civil society played a fundamental role. The Y-Foundation housing association, in particular, was central and is one of the largest landlords in Finland, with a dedicated mission to end homelessness. It mobilised thousands of housing units to combat homelessness, rather than leave housing provision to the private sector, state or non-homelessness actors. It is among the most successful homelessness agencies in the world.
- **A supportive national housing policy:** Homelessness has to be framed within wider housing strategies which prioritise a healthy supply of social and affordable housing. This was critical to Finland's success. For example, the capital Helsinki mandated a housing mix of 25% social housing, 30% subsidised purchase and 45% private sector for new districts. The city has 60,000 social housing units: one in seven residents lives in city-owned housing.[30] The affordable, accessible nature of social housing is vital for meeting the housing needs of many people at risk of or experiencing homelessness.

Despite Finland's significant progress, national rates of homelessness have seen an uptick recently. Leaders across homelessness initiatives suggest that the reversal in progress can be attributed to reductions in housing benefits, rising living costs, and recent cuts to social benefits,[31] reminding us that effective long-term interventions need to be sustained with continuous investments in proven measures.[32]

Case study: The European Platform on Combatting Homelessness (EPOCH)

National responses can be enhanced by regional coordination and learning initiatives. Europe has perhaps the most developed example through the European Platform on Combatting Homelessness (EPOCH) which was launched in 2021. It is the first dedicated policy initiative coordinated by the European Commission to combat homelessness and is a product of the landmark Lisbon Declaration. The Declaration committed to improved European action on homelessness and was signed by the EU's Member States, the Commission, the Portuguese Presidency of the Council, the European Parliament, and stakeholders including FEANTSA, the European membership organisation for homelessness agencies. The EPOCH stems from a growing recognition across Europe that homelessness and housing exclusion are human and social rights violations, and that existing approaches were insufficient with homelessness rising consistently across Europe over the preceding decade. Data suggests some 1.3 million people are estimated to sleep rough or are in night shelters or temporary accommodation in Europe.[33]

The EPOCH is underpinned by five pillars, all of which are aligned to an ambition to end homelessness by 2030 – although this ambition is not legally binding. The EPOCH aims to ensure:

1. No one sleeps rough for lack of accessible, safe and appropriate emergency accommodation;
2. No one lives in emergency or transitional accommodation longer than is required for successful move-on to a permanent housing solution;
3. No one is discharged from any institution (e.g. prison, hospital, care facility) without an offer of appropriate housing;
4. Evictions should be prevented whenever possible and no one is evicted without assistance for an appropriate housing solution, when needed; and
5. No one is discriminated against due to their homelessness status.[34]

The EPOCH promotes a multi-stakeholder approach to address the complex challenges associated with homelessness and housing exclusion. The Platform is coordinated by the European Commission, and draws on inputs from representatives of EU institutions, the EU Council Trio of Presidencies, member states, and civil society, diversifying sources for guidance and monitoring. Stakeholders have agreed on a common work plan with three workstreams. One workstream helps to monitor and harmonise research methodologies to better understand ongoing challenges. A second oversees mutual learning activities on prevention, designing housing-led strategies, catering to specific minority groups, and communication strategies among other issues. The final workstream looks at ways to creatively access

and blend finance for homelessness-related projects.

Several initiatives have emerged from the platform which have improved European cooperation. Substantial work by the EPOCH and the OECD has resulted in improved definition and measurement of homelessness and a toolkit for policymakers on designing and implementing strategies to combat homelessness.[35] In 2023, the EPOCH Practice, operated by FEANTSA, began hosting webinars, training, and study visits to tailor mutual learning processes, building capacity for the EPOCH Members. For example, trainings have included a session on addressing women's homelessness with a focus on bridging research to gender-informed homelessness policies and services. The platform promotes best practices through the 'Inspiring Practices' initiative which locates and disseminates innovative approaches to addressing homelessness across Europe. An 'Experts by Experience' group has also promoted lived experience voices in the EPOCH practice.[36]

The landscape in Europe remains challenging. Many countries continue to record increases in homelessness. The EU Commission President Ursula von der Leyen has described a 'housing crisis' in the continent.[37] Leaders in the EPOCH have advocated for the continued prioritisation of the fight against homelessness in European policy agendas, including the European Anti-Poverty Strategy and Affordable Housing Plan. To respond to the rising levels of homelessness across the EU, the EPOCH should be strengthened with additional resources, clearer structure, and proper monitoring of Member States' homelessness policies. The EPOCH continues to be key to a coordinated approach to addressing homelessness at the European level, and demonstrates the value of a regional and transnational platform to improve advocacy, collaboration and learning efforts, especially in a challenging context.[38]

Depaul Ukraine staff and client in Odesa

PART TWO: INTERSECTION OF HOMELESSNESS WITH KEY DEVELOPMENT ISSUES

Homelessness is overlooked in international development responses, despite being one of the most visible consequences of extreme poverty. It is also largely absent from international development strategies, work programmes and funding mechanisms of key sectors despite clear intersections. To demonstrate this, we have analysed the intersections with three key areas: health, education, and climate action, and call on actors in these sectors to account for homelessness in their strategies and funding.

Structured global coordination has transformed efforts on these issues. In sectors such as education, health and climate, international attention and financing has advanced cooperation on cross-border matters, filled gaps left by domestic budgets, acted as a catalyst for innovation, and provided coordination on standards and policy responses which have strengthened national action. The same could be achieved in tackling homelessness.

THE CLIMATE CRISIS AND HOMELESSNESS

The UN highlights that "the climate crisis is also a housing crisis."[39] Climate change is a central priority for governments and funders globally. Addressing it is embedded across the Sustainable Development Goals, with SDG 13 explicitly focused on climate action. In 2023, international climate-related development finance reached USD 51.9 billion, making it one of the largest and fastest-growing areas of investment.

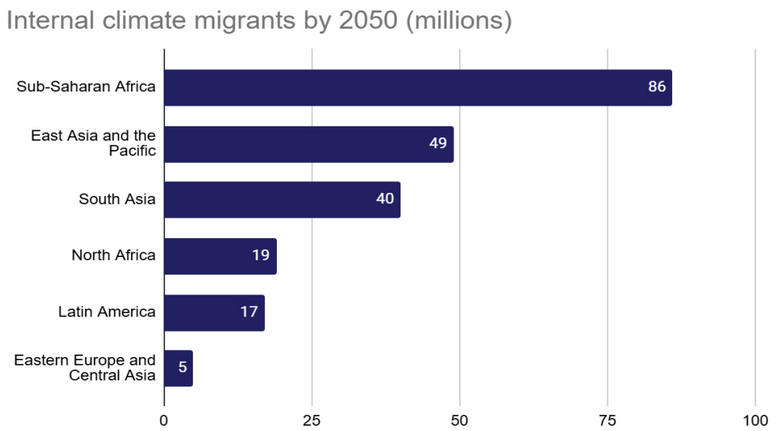
Each year, the UN estimates that more than 20 million disaster-related displacements occur as people are forced to leave their homes due to hazards stemming from extreme weather events, including heavy rainfall, prolonged droughts, desertification, environmental degradation, sea-level rise and cyclones.[40]

The intersection

Climate change intersects with homelessness in two critical ways. First, climate impacts are a major driver of housing instability, displacement and pressures on housing supply, contributing to rising homelessness in many contexts. Second, people already experiencing homelessness are among the most exposed to the harms of a changing climate. The recent report of the UN Secretary-General on the global housing crisis notes that "although few nations have historically tracked these drivers systematically, recognition of the links between environmental shocks, conflict-related displacement and homelessness is growing."[41]

- **Housing supply:** Disruptions to housing markets are contributing to rising homelessness across the world. Climate change is also reshaping migration patterns as people move away from areas affected by environmental shocks. The Internal Displacement Monitoring Centre recorded more than 32 million disaster-related internal displacements in 2022, mostly in Asia and the Pacific.[42] The World Bank projects that by 2050, climate change could drive up to 216 million internal movements. Displaced people frequently move to cities where housing supply and support systems are already strained, compounding the risk of homelessness and its consequences.[43]

- **Weather:** Extreme weather events destroy or damage housing which reduces supply, increasing homelessness. Floods, droughts, storms, wildfires and extreme temperatures are causing homelessness in multiple contexts. For example, the 2022 floods in Pakistan affected 33 million people, and an estimated 70% of those internally displaced were without adequate shelter for weeks. By early 2023, thousands of families remained homeless, struggling not only with the loss of housing but also livelihoods and access to essential services.[44]



Source: World Bank 2021

Case study: climate justice in action

The Philippines, one of the countries most vulnerable to the impacts of climate change, experiences increasingly intense and frequent typhoons. These storms, fuelled by global warming, leave behind massive destruction of homes and livelihoods, and cause catastrophic loss of life. Yet the people who suffer the most from these disasters are often those who contribute the least to global emissions. They are families already living in poverty, forced to settle in unsafe coastal and low-lying areas, and left without the means to recover when disaster strikes.

In 2013, Super Typhoon Haiyan (Yolanda) devastated the Philippines, claiming over 6,000 lives and leaving more than 4 million people displaced.[45] Entire communities were destroyed, and countless families, lacking secure land or financial resources, were ultimately forced to return to unsafe "no-build" zones. In response, the Vincentian Missionaries Social Development Foundation, Inc. launched a project to help disaster-affected families achieve secure, stable, and climate-resilient housing through community-driven land acquisition and home development. The urgency of this work deepened when a series of typhoons hit the Philippines in quick succession during the COVID-19 pandemic. With government resources focused on public health and emergency relief, many families were left without the support needed to rebuild safe and permanent homes. Initially focusing on post-rehabilitation efforts in Eastern Samar and Davao de Oro, the initiative has since expanded to multiple disaster-affected areas, including Cebu, Quezon City, Sorsogon, and Catanduanes.

A crucial collaboration with Base Bahay Foundation, a partner organisation specialising in eco-friendly, disaster-resilient housing, has brought innovative, sustainable construction to the project. Base Bahay's technology uses alternative, low-carbon materials that are both environmentally responsible and able to withstand extreme weather, helping to reduce emissions while protecting lives and livelihoods.

This initiative embodies climate justice in action – empowering communities most affected by the climate crisis to rebuild their lives with dignity and security. Through partnerships with local government, civil society, and the private sector, families organise themselves into savings groups, enabling them to collectively purchase land and build safe homes. Over 1,000 families now participate in savings schemes, and community groups have acquired more than two hectares of land for housing.

Such efforts demonstrate the power of collective action and local collaboration in addressing the root causes and consequences of homelessness linked to climate impacts. By providing secure housing and empowering communities to take ownership of their recovery, the programme prevents families from becoming permanently homeless and helps them begin to rebuild their lives with resilience and hope.

Though modest in scale, the project demonstrates what is possible when collaboration, innovation, and commitment to climate justice come together. It offers a scalable, replicable model showing how targeted investment in community-led, resilient housing can transform lives, strengthen local capacity to withstand future climate shocks, and achieve lasting climate justice.

- **Conflict:** In conflict-affected contexts, the risks are further intensified. In Colombia, where more than 8 million people are displaced due to decades of violence, tens of thousands of people have fled to the southern town of Mocoa in search of safety and affordable accommodation. In April 2017, Mocoa received almost half its typical monthly rainfall in a single day, causing deadly landslides which swept away most of the town. Around 80% of those affected were the victims of previous conflict illustrating how climate shocks intersect with other vulnerabilities to entrench poverty and homelessness.[46]

Impact of climate change on people experiencing homelessness

Those with the fewest resources to adapt are the most exposed to climate impacts.

- **Extreme heat:** The climate crisis is intensifying extreme heat and making it more frequent, with 2024 being the hottest year on record.[47] Between 2000 and 2019, heat contributed to an estimated 489,000 deaths annually, with 45% occurring in Asia and 36% in Europe.[48] Urbanisation magnifies these risks. The UN Secretary-General has issued a call to action on extreme heat, noting that cities are heating up at twice the global average due to rapid urbanisation and the urban heat island effect.[49] People experiencing homelessness are disproportionately vulnerable, with evidence showing higher risk of hospitalisation associated with even moderately high temperatures in individuals experiencing homelessness.[50] The World Health Organization (WHO) notes that physiological factors (such as underlying health status) and exposure factors (including socio-economic conditions) increase vulnerability to heat. Urban and rural poor (including people experiencing homelessness) are more exposed to overheating due to lack of shelter and limited access to cooling.[51] In California, unhoused individuals were found to be 26 times more likely to be hospitalised for heat-related illness between 2017–2021.[52] FEANTSA highlights that people experiencing homelessness are more susceptible to a wide range of heat-related health impacts including dehydration, heatstroke, and the worsening of existing cardiovascular, respiratory, and renal diseases, while having very limited capacity or resources to cope.[53] Without explicit adaptation measures, avoidable deaths and heat-related health burdens among large homeless populations will continue to escalate.

- **Extreme weather events:** People living on the street are among the most directly exposed to the immediate consequences of storms, floods, and cold snaps, with the absence of safe shelter leaving them highly vulnerable to environmental extremes. Unlike the housed population, they have little protection against wind, rain, or temperature fluctuations, and temporary shelters often provide inadequate insulation, ventilation, and sanitation. During climate-related emergencies, these conditions can accelerate the transmission of infectious diseases, as overcrowding, poor air quality and limited hygiene amplify existing health risks.

- **Air pollution:** The WHO estimates that 99% of the global population breathe air exceeding guideline limits, contributing to 4.2 million premature deaths in 2019, 89% of which occurred in low- and middle-income countries.[54] For people living on the street, exposure is intensified by their reliance on outdoor environments, often near busy roads or industrial zones. Elevated rates of asthma and chronic obstructive lung disease, coupled with increased exposure to air pollutants like ozone and particulate matter, heighten health and mortality risks for people experiencing homelessness.[55] A study in California found that over 60% of unhoused individuals regularly spent time adjacent to major roadways, resulting in continuous exposure to particulate matter and vehicle emissions. In Salt Lake County, Utah, nearly 90% of people experiencing homelessness sought medical attention for conditions associated with poor air quality.[56] In the

UK, an estimated 29,000-43,000 people die annually from human-made air pollution, and people sleeping rough are disproportionately concentrated in polluted urban areas.[57]

Cross-sectoral benefits of integration

Recognising homelessness as a frontline climate resilience issue creates opportunities to prioritise prevention for populations most at risk of displacement, and enables governments to achieve multiple gains across health, housing, and development sectors:

- **Economic efficiency:** Preventing displacement from leading to homelessness and investing in resilient housing avoids spiralling costs associated with emergency responses. The UN advises that investment in new carbon-neutral, climate-resilient social housing is critical, alongside retrofittingexisting social housing.[58] A study in the Netherlands found that the combined value effect of refurbishing an affordable housing dwelling, including a 20% improvement in energy efficiency, would more than pay for the retrofit.[59] Retrofitting social housing delivers a range of benefits, including improved indoor air quality and protection against respiratory risks.[60] Improving housing stock in this way can also reduce housing-related inequalities and help alleviate energy debt, which Impact on Urban Health notes is the fastest-rising form of household debt.[61]

- **Protecting health:** Stable housing is a foundational climate adaptation measure: it reduces mortality and illness linked to heat, air pollution and extreme weather, easing pressure on health systems. Research indicates that reducing PM2.5 levels in line with WHO guidelines across 65 major cities could prevent 650,000 deaths annually.[62] Including people experiencing street homelessness within air-quality, heat-response and climate-health strategies is essential to ensure those most exposed benefit from these gains.

- **Climate-resilient housing:** Investment in sustainable, affordable housing simultaneously reduces carbon emissions and shields vulnerable populations from climate shocks. According to the Mahila Housing Trust,sustainable housing links climate action with social resilience by providing safe, affordable, and environmentally-friendly homes that meet immediate needs while supporting long-term stability. Through innovative, energy-efficient design and climate-resilient features, such housing can reduce energy costs for residents, strengthen protection against natural disasters, and help vulnerable communities adapt to the growing impacts of climate change.[63]

Depaul USA's service in Philadelphia.
Image credit: Depaul

SPOTLIGHT:

INTER-AMERICAN DEVELOPMENT BANK (IDB) – CLIMATE-RESILIENT AND INCLUSIVE HOUSING FOR VULNERABLE COMMUNITIES

The IDB is advancing a portfolio of operations to expand access to equitable, sustainable and climate-resilient housing for low-income and marginalised groups across Latin America.

In Ecuador, for example, the IDB is financing a USD 106.1 million loan, accompanied by up to USD 1.6 million in non-reimbursable financing, as part of the Conditional Credit Line for Investment Projects (CCLIP) approved in November 2023. The programme seeks to reduce housing deficits among populations living in poverty or vulnerability, including migrant communities. The programme aims to:

- increase access to affordable, sustainable and universally accessible housing for households with quantitative housing deficits;

- improve the quality and climate-resilience of existing substandard housing;

- strengthen the Ministry of Urban Development and Housing (MIDUVI) to implement long-term housing policy.[64]

In Brazil, the IDB has approved a USD 150 million loan to improve living conditions for vulnerable families in Paraná state. The programme will construct approximately 5,600 homes with climate-resilient design and basic service connectivity, and reclaim unoccupied high-risk land using nature-based solutions. Institutional strengthening is a core component, including research to improve the financial sustainability of the state housing company and the integration of green infrastructure for social housing and urban resilience.

Paraná is experiencing climate-related increases in severe rainfall, humidity, wind and temperature events. The programme therefore directly links social inclusion and risk-reduction, while contributing to subnational and national climate commitments.[65]

Across both countries, IDB support is shifting housing policy to systemic, climate-aligned, equity-based housing systems. The IDB notes that by using “environmental sustainability criteria to develop social housing, the state supports the economical and efficient use of natural resources, helps make communities more liveable, and lessens local pollution, among other benefits.”

Global funding gaps and opportunities

Our analysis of OECD DAC funding found that climate finance rarely addresses homelessness directly. In 2022, OECD DAC countries delivered USD 54.6 billion in climate finance, with USD 15.6 billion flowing to infrastructure in 2023, but little of this investment accounts for the intersections with homelessness outlined above.

There is evidence that carbon mitigation and decarbonisation efforts in the building sector can be misaligned with advancing the right to housing and social equity.[66] Current housing regimes and retrofit programmes often fail to prioritise those with the greatest vulnerability — including low-income, poorly housed and unhoused populations — while better-off households disproportionately benefit from energy efficiency subsidies and climate-aligned housing initiatives.[67] Without explicit equity and justice strategies, climate policies risk deepening existing housing inequalities. There are clear opportunities to change this. For example, by integrating homelessness

into national climate strategies, National Adaptation Plans (NAPs) and Nationally Determined Contributions (NDCs), governments could ensure that climate adaptation and mitigation plans explicitly protect people living on the street — principally by supporting them into housing — to reduce exposure to severe climate impacts. Targeted investment could also be directed to ensure housing solutions are climate-resilient, reducing the incidence of homelessness created or exacerbated by extreme weather events.

In 2023, climate funding from philanthropic organisations surged 20% to USD 15.8 billion, with at least USD 600 million going specifically to adaptation and resilience.[68] Philanthropies are already shaping resilience agendas, as demonstrated by the USD 50 million adaptation and resilience fund launched in 2023 to support vulnerable communities in LMICs, with funders including the Rockefeller Foundation, ClimateWorks Foundation, Quadrature Climate Foundation and others.[69]

People without stable housing bear some of the greatest burdens of the climate crisis, facing disproportionate exposure to extreme heat, air pollution, storms and flooding, while contributing least to global emissions. There is a clear opportunity in how governments, international agencies and philanthropists resource climate action in ways that better target and prioritise people at risk of or experiencing homelessness.

To achieve this, decisive action is needed to:

1. **Recognise homelessness as a climate justice priority** within national climate strategies, NDCs, and NAPs, ensuring that the most exposed populations are explicitly protected.

2. **Invest in climate-resilient housing** that is sustainable, affordable and inclusive of the most marginalised communities.

3. **Direct climate–health funding** to address the disproportionate risks faced by people experiencing homelessness, particularly from extreme heat, air pollution, infectious disease, and climate-driven disasters.

4. **Leverage philanthropy's catalytic role** by embedding homelessness within rapidly expanding adaptation and resilience portfolios, amplifying social equity alongside environmental impact.

By embedding homelessness into climate responses, the international community can advance climate justice in practice, saving lives, preventing displacement, reducing economic losses, and strengthening resilience. Recognising people at risk of or experiencing homelessness as a key population in climate action is not only a moral imperative but also a strategic opportunity to create more inclusive, equitable, and sustainable societies in the face of escalating climate risks.

HEALTH AND HOMELESSNESS

Health is an important priority for governments and funders all over the world. Achieving universal access to healthcare is one of the targets of SDG 3 and health receives one of the largest shares of development assistance, with USD 24.52 billion allocated in 2023 alone.[70]

People experiencing homelessness face some of the most severe health inequalities worldwide. They experience higher burdens of chronic illness, infectious disease, untreated conditions, and premature mortality compared to the general population.[71] Lack of housing increases exposure to communicable diseases, accelerates the progression of chronic conditions, and creates barriers to accessing preventative and primary care.[72]

Global health frameworks increasingly acknowledge the importance of addressing social determinants of health. The WHO has consistently highlighted that housing and social protection are integral to achieving universal health coverage.[73] Yet, despite this recognition, homeless populations remain largely invisible in national health strategies, global funding streams, and development agendas.[74] This omission represents not only a profound equity gap but also a systemic inefficiency: failure to address health and housing together undermines progress on SDG 3 and other international health commitments.

The intersection

According to The Lancet, poor housing conditions are linked to a wide range of poor health outcomes, including respiratory and cardiovascular diseases, mental health conditions, infectious disease transmission and injury, and are also associated with increased health-care costs and inequality.[75] Since 2018, the WHO Housing and Health Guidelines have supported countries to promote healthy housing and develop policies and regulations to improve housing conditions. The guidelines highlight the significant health burden associated with unsafe and substandard housing, in particular addressing indoor air quality, low and high indoor temperatures, inadequate living spaces (crowding), and home injuries.[76]

The intersection of homelessness with physical health, infectious disease and mental health is therefore cyclical and mutually reinforcing. Mental illness, disability, and substance dependence can precipitate housing loss, while homelessness compounds these vulnerabilities, reinforcing cycles of poor health through exposure to stress, stigma, malnutrition, and unsafe environments.[77]

- **Reduced life expectancy:** In the UK, men experiencing homelessness die on average at age 45 and women at 43, almost half the life expectancy of the general population.[78] In Thailand, shelter residents live 17 years fewer than the national average.[79] In the United States, mortality among homeless populations rose by 77% between 2016 and 2020.[80]

- **Physical health challenges:** Homelessness increases the risk of physical health challenges. In the UK's 2022 Homeless Link Health Needs Audit, people experiencing homelessness were found to have worse physical health than the general population with 63% of respondents reporting they had a long-term illness or disability.[81]

- **Preventable deaths:** Adults experiencing homelessness in the United States are three times more likely to die of preventable causes. Many of these deaths are linked to conditions that are treatable or avoidable with suitable healthcare and stable living conditions, such as untreated infections and chronic diseases like diabetes.[82]

- **Barriers to care:** There are systemic barriers to health care for those experiencing homelessness. For instance, a 2024 survey by UK homeless agencies Pathway and Crisis found that two-thirds of surveyed UK health professionals said that people from inclusion health groups — including those experiencing homelessness — had been refused GP services due to lack of ID or proof of address.[83]

- **Pregnancy risks:** Several studies report very high lifetime pregnancy rates (e.g. 41%–46%) among young women who are experiencing homelessness or are unstably housed.[84] They often lack adequate financial and health resources, with research indicating increased risk of preterm birth or low birth weight.[85]

Infectious diseases and global health agendas

- **Tuberculosis (TB):** Evidence shows that people experiencing homelessness have substantially higher rates of tuberculosis infection than the general population — in some settings up to ten times higher[86] — and markedly poorer treatment outcomes, including a significantly higher likelihood of death.[87] Overcrowded shelters, poor ventilation and challenges with competing treatment increase transmission risks. Yet the Global Fund to Fight AIDS, TB and Malaria, which mobilises over USD 5 billion annually, does not explicitly include homelessness as a priority in its 2023–2028 strategy.

- **HIV and viral hepatitis:** Rates of HIV and Hepatitis C are significantly higher among people experiencing homelessness, due to unsafe injecting practices, lack of harm reduction, and in some contexts increased exposure to survival sex work.[88]

- **Malaria:** Unsheltered and mobile populations face higher exposure due to sleeping outdoors without protection.[89]

- **COVID-19 and antimicrobial resistance (AMR):** The pandemic highlighted vulnerabilities in shelters, where poor ventilation and sanitation contributed to outbreaks. These same conditions may also increase risks associated with AMR.[90]

Failure to prioritise homelessness within infectious disease strategies undermines both equity and effectiveness of global health investments. Conversely, it is noteworthy that COVID-19 led to unprecedented efforts to prevent and address homelessness in some countries, including bans on tenant evictions and programmes. The UK's 'Everyone In' programme saw the government ask local councils to move all those, and those at risk of, sleeping rough into accommodation, helping an estimated 37,000 people.[91] This shows what could be achieved if the health impacts of homelessness were fully recognised and addressed in global health agendas.

Mental health and substance use

- **Mental health prevalence:** In the UK, 45% of people experiencing homelessness have a diagnosed mental health condition, rising to 80% among those sleeping rough.[92] An estimated 28-36 million people across low and lower-middle-income countries in Africa are believed to experience homelessness alongside severe mental illness.[93] In LMICs, only around 10% of people experiencing homelessness with severe mental illness ever receive care.[94]

- **Youth mental health:** In East and Southeast Asia, suicide is reported as a leading cause of death among young people experiencing homelessness, with some studies showing that up to 80% report previous attempts.[95] High rates of depression, PTSD, bipolar disorder and suicidal ideation are also reported. To cope, many turn to substance use and other maladaptive coping mechanisms with 66.7% reporting drinking problems and 77.8% reporting smoking problems.[96]

- **Substance use:** Studies indicate that substance use accounts for over a third of deaths among homeless populations, with alcohol dependence rates of 37.9% and drug dependence of 24.4%.[97] A study by Northumbria University found that roughly half of interviewees became homeless having previously had stable lives — marked by higher educational achievement, positive family relationships, long periods of employment, and no pattern of substance use — and turned to drugs and alcohol as coping mechanisms once experiencing homelessness.

Mental health and substance use represent areas where philanthropic and public health priorities already converge. Integrating homelessness into existing global initiatives could significantly reduce unmet needs.

Cross-sectoral benefits of integration

Integrated housing and health interventions have proven both effective and cost-efficient:

- **Improved health outcomes:** Stable housing reduces mortality, improves chronic disease management, and enhances treatment adherence.[98]

- **Cost savings:** Groundswell's Homeless Health Peer Advocacy programme in the UK achieved a 42% reduction in unplanned NHS care, saving £2.43 for every £1 invested.[99] In the U.S., NIH evaluations found annual savings of USD 6,307 per person through Housing First-type interventions, rising to USD 9,809 for individuals who were chronically homeless.[100] Evaluations in Canada[101] and France also support the cost-effectiveness of integrated housing and health programmes, with a randomised controlled trial in four French cities (Lille, Marseille, Paris and Toulouse) concluding that immediate access to independent housing together with support from a mental health team resulted in decreased inpatient days, higher housing stability and cost savings for people experiencing homelessness with schizophrenia or bipolar disorder.[102]

- **System efficiency:** Interventions focused on reducing reliance on emergency care have been shown to relieve overstretched health systems while effectively serving patients. In Texas, United States, the M3 — Mobile, Medical, and Mental Health — Team model has had a strong record of providing integrated care for individuals experiencing homelessness with trimorbid conditions. As of 2025, their work has already resulted in a near 50% drop in emergency room visits for their patients, measurable reductions in mental health and substance use symptoms, and sustained engagement under their care coordination model. In the UK, the All-Party Parliamentary Group for Ending Homelessness Steering Group and Pathway's work with specialist hospital teams to support people experiencing homelessness has also achieved significant positive outcomes.

- By 2024, their efforts managed to reduce returns to rough sleeping by 62% and to sofa surfing by 33%, saving the NHS over £9 million per year in avoided costs, while making over 13,000 bed-days available for other patients.[103]

- **Equity gains:** Targeted interventions directly address entrenched racial and socioeconomic disparities in health. Programmes which leverage housing as a means towards Indigenous reconciliation have proven successful.[104] The Kikékyelc Elders-In-Residence Program in Canada provides 26 housing units, within which five units are dedicated to local First Nation, Métis or Inuit Elders or Knowledge Keepers who live with young people. Under this model, young people receive housing and additional much-needed support for specific challenges such as loss of cultural identity and mental health issues, transforming both housing and wellbeing outcomes for residents.[105][106]

Global funding gaps and opportunities

Our analysis of OECD DAC funding for health in 2023 shows that only 0.21% of health projects in the OECD DAC database included activities related to homelessness. Just two projects out of 33,036 explicitly mentioned homelessness or homeless populations in the project description, with a total value of USD 667,009. By contrast, development assistance for health reached USD 24.52 billion in the same year.

This misalignment represents a missed opportunity. Large philanthropic collaborations, such as the USD 300 million partnership between the Novo Nordisk Foundation, the Bill & Melinda Gates Foundation, and the Wellcome Trust on infectious disease and climate-resilience, demonstrate what is possible when resources are pooled. Yet few initiatives identify homelessness as a priority, despite strong indications of disproportionate risks and unmet needs.

Integrating homelessness into health funding and policy is a strategic investment. Governments, philanthropies, and civil society must:

1. **Recognise people experiencing homelessness** as a key population within national and global health strategies.

2. **Integrate housing into health interventions,** building on evidence from Housing First and other proven models.

3. **Adapt funding mechanisms** including ODA, vertical funds, and philanthropic partnerships to explicitly target the health needs of homeless populations.

4. **Invest in prevention and equity,** addressing the upstream determinants of both health and homelessness.

By doing so, the international community can accelerate progress toward SDG 3, strengthen health systems, and advance equity by ensuring that the principle of "health for all" includes those most excluded.

EDUCATION AND HOMELESSNESS

Education is a core priority for governments and funders worldwide. Ensuring inclusive and equitable quality education is the focus of SDG 4, and education consistently receives a significant share of development assistance, amounting to USD 13.1 billion in 2023.[107] Education is one of the strongest levers for breaking cycles of poverty and disadvantage, and educational attainment generates long-term benefits for health, social participation and gender equality, making it a cornerstone of sustainable development.

Our analysis of available research suggests a strong relationship between housing stability and school enrolment, attendance, dropout rates and attainment. Housing stability shapes whether children attend school consistently, concentrate in class, complete homework or succeed in learning. Homelessness undermines this foundation at every stage, eroding the promise of education and creating barriers that reverberate across the life course. Large numbers of children experience homelessness in many contexts. For example, Pakistan has an estimated 1.5 million children living on the streets;[108] in the UK one young person became homeless approximately every 4 minutes in 2023-2024;[109] and in the US nearly 150,000 children experienced homelessness on a single night in 2024, reflecting a 33% increase from 2023.[110] Children without secure housing are among the most marginalised, yet the role of stable housing in education is often overlooked.

The intersection

- **Attendance and attainment:** Consistent attendance is a critical factor in educational attainment, yet children experiencing homelessness are disproportionately absent from school across contexts. A study of street children in north-east Brazil found fewer than half were attending school regularly.[111] In the UK, data shows more than half (52%) of children in temporary accommodation recorded absences linked to their housing situation with more than one-third (37%) recording a cumulative absence of a month or more.[112] In the U.S., public schools data identified over 1.4 million students experiencing homelessness and of these, over 524,000 (37%) were chronically absent from school.[113] Young people experiencing homelessness are also more likely to drop out of school and face heightened risks of trafficking, assault and other forms of victimisation — risks that are magnified for young women experiencing homelessness.[114]

- **Moving schools:** Homelessness often leads to frequent moves and in the United States, studies document that children who change schools, particularly if they change schools often or at critical points in their education, experience declines in educational achievement. One study found that children who moved six or more times were 35% more likely to have repeated a grade while another demonstrates that homelessness was associated with lower levels of literacy and science education.[115]

- **Learning and performance:** Homelessness can undermine a child's capacity to learn. The lack of basic facilities in temporary accommodation, including cooking facilities and space to work, sleep, and play are all detrimental. Up to a third of families lack adequate internet access for homework and studying, creating a "digital divide" for children in temporary accommodation. Eight in ten (80%) teachers report seeing the impact of homelessness or poor housing on children's performance in assessments or exams.[116] Equally, 89% of teachers say that they see negative effects on children's energy levels throughout the day, and 87% report negative impacts on children's motivation.[117]

Cross-sectoral benefits of integration

Prioritising prevention of and early intervention in homelessness within education programmes is both effective and cost-efficient:

- **Improved education outcomes:** A child with a stable home is more likely to see improvements in educational performance, including literacy and numeracy skills, and is better positioned to engage with support for learning difficulties and disabilities if required.[118]

- **Breaking the cycle of poverty:** Children who are experiencing homelessness are more likely to experience chronic homelessness as an adult.[119] Investing in prevention of child homelessness can therefore pay lifelong dividends. For example, The Geelong Project in Australia, using the Community of School and Services (COSS) model, sought to prevent youth homelessness by proactively identifying and supporting at-risk youth before they reach a crisis point. The project reduced youth homelessness by 40% and early school leaving by 20%, and has since been adapted in the U.S., Canada, and UK for youth homeless prevention.[120]Completion of secondary education and targeted interventions for those experiencing homelessness can also improve employment outcomes. The World Bank describes it as a "foundational infrastructure" for economic growth and job creation, with evidence showing that every additional year of schooling increases hourly earnings by around 10%.[121] Existing programmes that integrate education and employment support for youth experiencing homelessness demonstrate the value of addressing this intersection. The UK-based EveryYouth Employed programme has reported a 49% increase in young people sustaining employment, education, or training after receiving support.[122] Likewise, Covenant House's Education and Employment Services in the US has supported more than 2,600 young people to sustainably exit homelessness. Canada's Reaching Home programme data echoes these findings: one year after being placed in stable housing, 7,634 people started an education program, 8,117 people began job training, and 12,474 people entered employment.[123] Targeted programmes like these show how education and employment pathways can help young people experiencing homelessness move toward long-term stability.[124]

Global funding gaps and opportunities

In 2023, education received USD 13.1 billion in ODA funding. Our analysis of OECD DAC data shows that around 1% of education projects include references to homelessness-related terms based on a broad keyword search. Yet out of more than 33,000 education projects, only two explicitly mentioned homelessness or homeless populations in their grant descriptions, with combined funding of under USD 100,000.

This suggests that while housing-related issues may be addressed indirectly within education projects, homelessness remains largely overlooked — despite strong evidence showing how deeply interconnected homelessness and education are. Integrating housing stability into education strategies would not only support learning outcomes but also amplify the long-term impact of investments in global education. Addressing homelessness within education responses represents a significant opportunity for donors, governments and philanthropists to multiply the impact of existing investments and disrupt cycles of intergenerational economic and housing disadvantage.

It is imperative that actors in the education space:

1. **Recognise children and young people affected by homelessness as a priority group** in education policy and funding, supported with data and monitoring on housing stability and displacement as part of monitoring equity, retention and learning outcomes.

2. **Integrate housing stability considerations into education finance** as structural factors that impact enrolment, attendance and learning outcomes. Education financing should support integrated programmes that address housing insecurity alongside schooling, particularly for children experiencing

homelessness, displacement or extreme poverty.

3. **Invest in prevention** to address housing insecurity early and protect children from educational exclusion and homelessness.

4. **Align national and global education and housing strategies** to advance equity and strengthen progress toward SDG 4 (Quality Education) and SDG 1 (No Poverty).

5. **Pilot cross-sector models that link housing and education,** while leveraging the strength of education's donor base to attract co-investment in housing solutions.

Stable housing and education are mutually reinforcing pillars of human development. Housing provides the conditions for learning; education creates the pathways to livelihoods and resilience.

PART THREE: GLOBAL INTERNATIONAL DEVELOPMENT FUNDING FOR HOMELESSNESS

This report presents the first analysis of global international development funding directed towards homelessness. We assessed spending patterns through analysis of the OECD Development Assistance Committee's Creditor Reporting System (OECD DAC CRS) database — a comprehensive resource used to track donor spending on development and climate-related programmes — to better understand how resources are currently deployed, identify gaps, and inform advocacy and future strategies on addressing homelessness globally. This database compiles information on aid flows and development finance reported by donor countries and allows filtering by sector and project characteristics.

Methodology

Within the database, sector coding identifies the specific areas of the recipient's economic or social development the transfer intends to foster. For this analysis, the individual project titles, recipient and donor countries, descriptions and disbursement amounts were used, enabling an assessment of where and to what extent homelessness is being addressed internationally. Because there is no dedicated sector code for homelessness within the CRS framework, this study looks at different angles to identify relevant funding to addressing homelessness.

1. Sector-level analysis

The study first identified two CRS sector codes most closely linked to homelessness: housing policy and administrative management, and low-cost housing. These sectors include projects that can potentially reduce homelessness through improved housing access. From these, a baseline was established for funding that is potentially relevant to homelessness, though it should be noted that much of this funding would not directly reach people currently experiencing homelessness, so real spending on homelessness will be lower than suggested by this first analysis. The two CRS codes considered were:

a. **Housing policy and administrative management** — defined by the OECD as housing sector policy, planning and programmes, excluding low-cost housing and slum clearance;

b. **Low-cost housing**, which includes slum clearance.[125]

2. Project-level keyword analysis

Recognising that not all projects within these sectors target homelessness, a more granular analysis was conducted. A keyword search was applied to projects within these housing-related sector codes, using terms likely to capture activities with a direct impact on homelessness. The keywords used were: social housing, accommodation, shelter, low-cost housing, affordable housing, emergency shelter, displaced persons, refugee housing, temporary accommodation, homelessness and homeless. This search, conducted in English, French and Spanish, allowed us to identify projects that, while not exclusively focused on homelessness, contribute more directly to reducing it.

3. Direct mentions of homelessness

To isolate funding specifically targeting homelessness, the study identified projects that explicitly mentioned homelessness or homeless in their descriptions. These results provide the clearest picture of homelessness-focused funding, although they represent a small subset of total projects.

This layered approach allowed an estimate of both the broader potential impact of aid on homelessness through the housing sector, and the much more limited scope of projects and funding that explicitly target homelessness.

4. Philanthropic funding

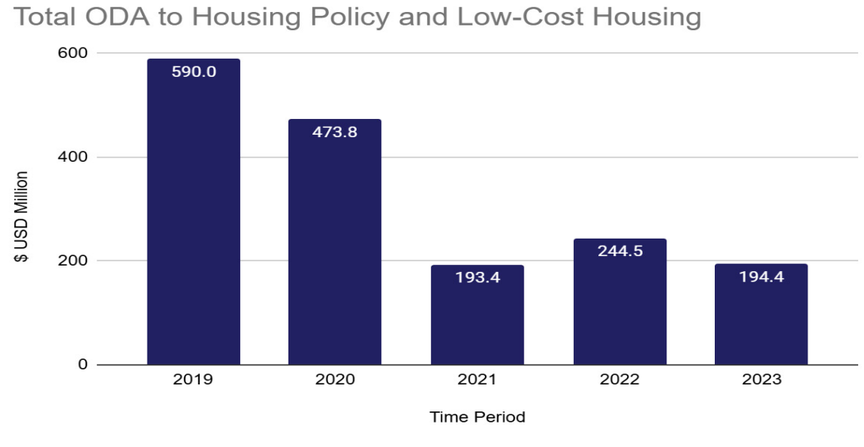
The DAC database also includes philanthropic funding trends, which this report analysed using housing policy and administrative management and low-cost housing categories. It is worth noting only 32 private philanthropies currently report to the DAC database, meaning this data represents only a portion of global philanthropic funding.

Current funding landscape

In 2024, ODA decreased by 7.1% compared to 2023.[126] The OECD expects further reductions and projects an 8-17% drop in official development assistance in 2025, driven primarily by planned cuts by four major ODA donor countries: France, Germany, the UK and the U.S.[127] In 2025, the US announced the dismantling of the US Agency for International Development (USAID), a move that analysis published in The Lancet estimated could contribute to severe global development setbacks, including millions of preventable deaths by 2030.[128] Our analysis therefore comes at a time of significant challenge and uncertainty in the international development financing landscape, when funders are considering how to use more limited resources most effectively. This report seeks to demonstrate how directing international funding toward addressing homelessness and its intersections with other areas presents a vital opportunity to shift from fragmented responses towards coordinated global progress with profound impact for some of the most marginalised populations across the world, helping make real the SDG promise to 'leave no-one behind'.

Sector level analysis

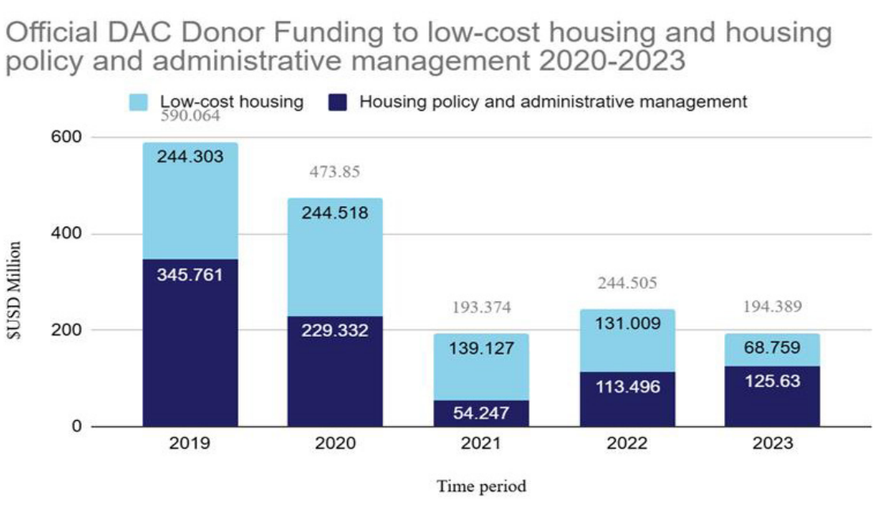
Figure 1: Total ODA to Housing Policy and Low-Cost Housing 2019-2023, OECD CRS Database



In 2023, total ODA spending by DAC donors was USD 223 billion. Of this, funding for 'housing policy and management', and 'low-cost housing' amounted to USD 194.4 million. Spending on housing-related sectors therefore makes up around 0.09% of total ODA. There was also a 20.5% decrease in spending in 2023 compared to 2022. The decline is even more pronounced when compared to 2019, when funding stood at USD 590 million — a reduction of more than two-thirds.

Within this total, funding for 'low-cost housing' experienced a sharp decline from 2022 to 2023, whereas allocations for 'housing policy and administrative management' increased and accounted for 64.5% of the total funding in 2023. This reflects a notable upward trend: funding for housing policy and administrative management rose from USD 54.5 million in 2021 to USD 125.5 million in 2023, although it remains far below the 2019 level of USD 345 million. Meanwhile, 'low-cost housing' has seen funding decline markedly over the past five years, from USD 244.3 million in 2019 to USD 68.7 million in 2023.

Figure 2: Distribution of Funding to Housing Policy and Low-Cost Housing 2019-2023, OECD DAC CRS



The decline in funding for low-cost housing is significant, as this category is more likely to include projects that reach populations experiencing, or at risk of, homelessness directly. It also illustrates the broader absence of homelessness as an explicit ODA concern.

As one example, the World Bank's Inclusive Housing Finance Programme-for-Results and Additional Financing in Egypt supports the delivery of demand-side subsidies to more than 420,000 low-income households and offers affordable mortgage products through the country's financial sector. While multilateral housing initiatives such as this often focus on expanding supply and improving access to lower-interest mortgages for low- and middle-income households, they do not necessarily target people experiencing homelessness, whose needs typically require different types of interventions and support.

Project-level keywords analysis

To better assess how much of the spending under these DAC codes is directed towards projects relevant to homelessness, projects were manually reviewed using a keyword search of the terms as outlined above in English, French and Spanish.

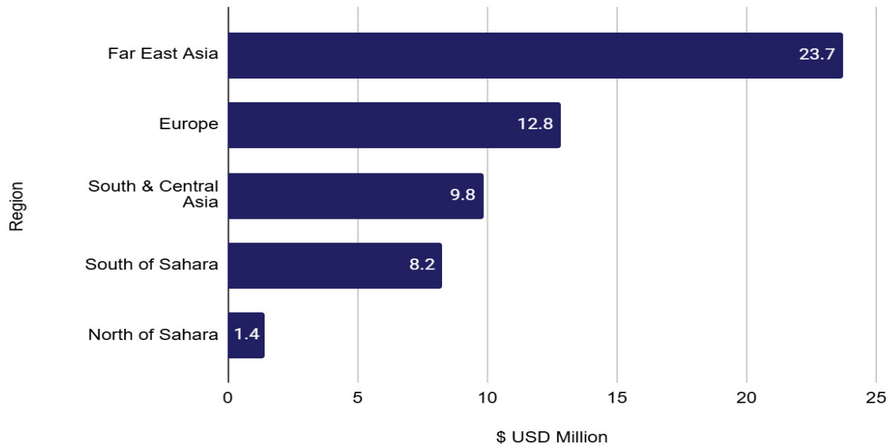
The keyword search identified 67 projects mentioning at least one keyword in their title or description, totalling USD 57.28 million. This represents approximately 29.46% of the overall USD 194.4 million allocated to the two relevant DAC codes, indicating that funding directly referencing homelessness-related themes constitutes less than one-third of total spending within these housing-related sectors.

Korea is the largest funder, accounting for 40.7% of total funding to keyword-linked projects, followed by the World Bank's International Development Association (IDA) accounting for 21.6%, and Germany at 17.7%. Sweden recorded the highest number of projects containing homelessness-related keywords.

Table 1- Top donor to homelessness-related keywords

Donor	**Amount spent per donor in Million USD ($) on specific keywords:** social housing, accommodation, Shelter, homelessness, homeless, low-cost housing, affordable housing, emergency shelter, displaced persons, refugee housing, temporary accommodation	**Number of Projects**	**Percentage of the Total**
Korea	23.2	3	40.7%
International Development Association [IDA]	12.3	3	21.6%
Germany	10.1	9	17.7%
Council of Europe Development Bank [CEB]	3.1	1	5.4%
Japan	2.7	1	4.7%
Saudi Arabia	1.7	2	3.07%
Sweden	1.6	16	2.8%
Other	2.2	32	3.8%

Figure 3: Top 5 regional recipients of ODA spending to homelessness or homelessness-related projects

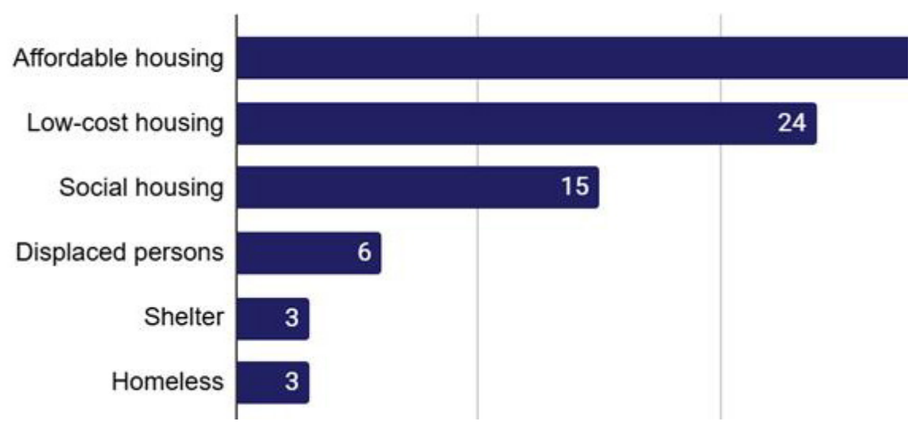


41.3% of funding toward projects containing homelessness-related keywords was allocated to what the OECD classifies as the Far East-Asia region. The second-largest recipient region was Europe (22.40%), while Africa accounted for just 16.95%. This regional pattern raises important questions about whether international funding with potential relevance for addressing homelessness is being allocated to regions and countries with the greatest need for external support.

Direct mentions of homelessness

After narrowing the analysis using keywords likely to indicate a potential relevance to homelessness, most of these projects still do not explicitly mention the words 'homelessness' or 'homeless' in their grant descriptions; in fact, only three do. (See Figure 4). Among all the keywords analysed, the most frequently recurring terms are 'affordable housing' and 'low-cost housing'. While some of these 67 projects may still benefit people experiencing homelessness, it is noteworthy that only three explicitly reference homelessness, highlighting a major gap in targeted international support

Figure 4 Keywords trend in project, 2023[129]



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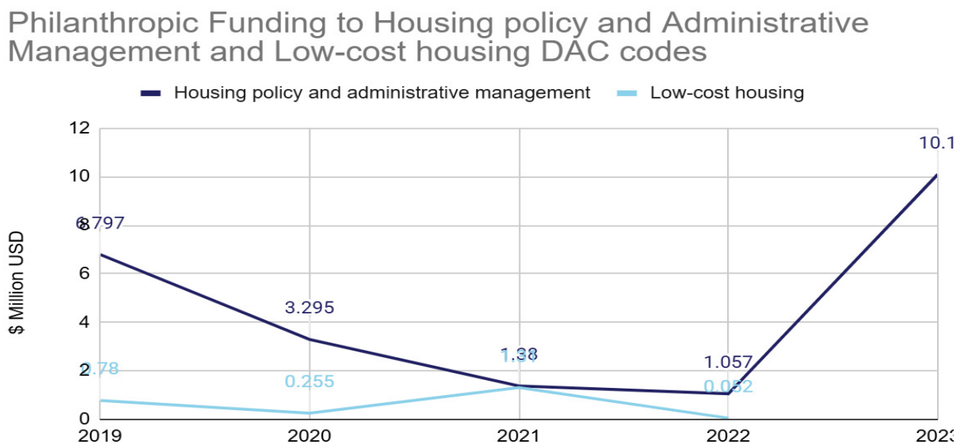
Philanthropic funding

The OECD recognises private philanthropic foundations as an integral part of the international development co-operation system, noting that grants and investments by the largest foundations can exceed the ODA budgets of some donor countries.[130] Philanthropies have a unique role: they can help fill gaps created by reductions in traditional donor budgets and use their flexibility to catalyse innovative solutions that may be under-utilised by government donors and development banks.

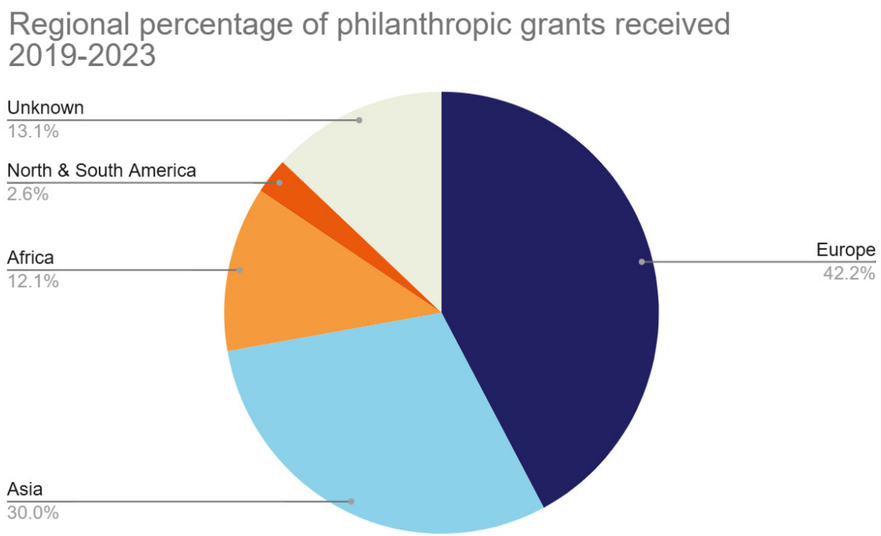
Philanthropic funding reported to the DAC shows international grants related to housing and homelessness totalled USD 25 million between 2019-2023, with an average grant size of USD 230,000. 9% of grants (9 out of 97) explicitly mention the words 'homelessness' or 'homeless' in their project descriptions.



Source: CRS

The top philanthropies include the Howard G Buffett Foundation (USD 10.1 million), the Ford Foundation (USD 3.79 million), Omidyar Network Fund (USD 3.38 million), the Swedish Postcode Lottery (USD 3.1 million) and Comic Relief (USD 1.93 million).

All reported philanthropic funding comes from Europe and North America and is primarily allocated to Europe (42.2%), followed by Asia (30%) and Africa (12.1%). This indicates not only the scarcity of philanthropic support for housing and homelessness but also geographic imbalances in where support is directed. Top recipient countries include Ukraine (USD 10.1 million), India (USD 6.39 million) and South Africa (USD 1.83 million). A further 14.76% (USD 3.69 million) was not allocated to a specific country.



Examples of philanthropies making progress

Philanthropic foundations have already advanced work on homelessness and housing internationally in a variety of ways. The Citi Foundation, through its 2024 Global Innovation Challenge, focused on homelessness and awarded USD 500,000 each to 50 community organisations worldwide.[131] Winners included a range of organisations addressing core barriers to housing stability in their respective contexts. In Ecuador, for example, Fundación Raíz is building bamboo homes for families living in extreme poverty in a coastal community, emphasising women's ownership, community involvement and access to clean water and sanitation. In Indonesia, Human Initiative is supporting refugees by providing cash-voucher assistance for housing needs and skills training to enhance their employment opportunities. It should be noted that, though significant and supporting innovative approaches across the world, this challenge provided one-shot funding that has limitations when it comes to long term structural impact.

The Oak Foundation has a dedicated housing and homelessness programme, currently focused on the U.S. and UK, with an annual grantmaking budget of around USD 30 million.[132] Its approach emphasises providing large grants to medium-sized organisations focused on systems change, renters' rights, increasing the supply of genuinely affordable and decent homes, and reducing or preventing homelessness. The Oak Foundation describes itself as a relatively "hands off funder", providing core funding support and empowering organisations to pursue their established strategies. The foundation acknowledges that, while its funding is substantial, it cannot replace reductions in public spending; instead, its systems-change focus aims to test new approaches and target investment towards the points where housing and homelessness intersect with other social issuess.

In France, la Fondation pour le Logement des Défavorisés (the Foundation for Housing the Disadvantaged - formerly the Abbé Pierre Foundation) is an example of a grant giving foundation completely specialised in housing exclusion.[133] The regional agencies of the Foundation support local stakeholders to develop affordable housing options through expertise, financial support, and logistical assistance. The Foundation financed more than 800 projects in 2024, including its 'Solidarity Shops' day centres and Family Boarding Houses, financing for very low-income housing, rehabilitating precarious housing, and providing daily support to poorly housed people. In 2024 it reported accommodating 560,000 people and assisting 13,600 households.

While in Belgium, the Fondation Roi Badouin (King Badouin Foundation) has played a key role in supporting improved homelessness data collection, providing financial support and working alongside local authorities and research teams from UCLouvain CIRTES and LUCAS KU Leuven to develop a standardised methodology for counting people experiencing homelessness and then to map homelessness in several areas using annual point-in-time counts from 2020 to 2023.[134] As highlighted at the start of this report, improving data collection and use in relation to homelessness is a vital priority for understanding the scale, level and type of needs, in order to target interventions most effectively.

Others are also considering the role of innovative financing mechanisms like impact investing. The Women in Safe Homes fund, believed to be the world's first gender-lens property fund, was established in 2020 through the Capital Catalytic Consortium, an investment, learning, and market development initiative launched by the MacArthur Foundation in partnership with The Rockefeller Foundation and Omidyar Network.[135] The fund acquires and refurbishes properties, including emergency refuge accommodation and two- and three-bedroom homes, and leases them to specialist gender- and trauma-informed housing provider partners. These partners let the homes to women facing housing crisis, offering secure tenancies alongside support services.[136] Habitat et Humanisme in France is another example — a social real estate company raising private social investment which aims to help families and individuals in need to find decent, low-cost housing. As of 2021, Habitat et Humanisme owned more than 5,000 housing units across France, with socially responsible investors providing additional capital. They provide a range of related financial services to those in need, including socially responsible savings with a share of the annual interest paid back to their association, and a property management service for landlords in order to incentivise them to let housing to families with limited resources.[137]

Ensuring such innovative models deliver maximum benefit for people at risk of or experiencing homelessness is key. As more philanthropies and other investors shift into this space, there needs to be recognition that there are challenges and trade-offs in aligning returns and social impact. An effective regulatory environment is essential to getting this right.

Philanthropy has a dual role to play in tackling homelessness. First, it can drive innovation by supporting approaches that governments and development banks often overlook. Second, because foundations already invest billions annually in education, health and climate action, there is an opportunity to increase the impact of this existing funding. By recognising homelessness as both a cause and a consequence of poor health, disrupted education and climate vulnerability, philanthropies can strengthen the effectiveness of their current portfolios by integrating housing stability into related strategies, without necessarily increasing overall spending.

CONCLUSION

Our analysis of the OECD DAC CRS database shows that, despite the clear intersections between housing, climate, health, and education, homelessness remains largely invisible within global development financing. Looking at the two most relevant DAC codes, funding trends show a sharp and ongoing decrease in investment in both housing policy and low-cost housing, with total allocations falling by more than two-thirds between 2019 and 2023. Funding directed to these housing-related activities represents less than 0.09% of total ODA. This decline highlights that, despite the critical role that housing can play in addressing homelessness — and in driving progress across health, education and climate action — it remains significantly underfunded.

Deeper analysis of key terms associated with homelessness reinforces this gap. Only 55 projects were identified out of the $194.4 million allocated to the two housing-related sector codes that contained any homelessness-related keywords. Only three projects globally explicitly mentioned 'homelessness' or 'homeless' in their descriptions. This suggests that, while affordable and low-cost housing programmes are central to reducing homelessness, they are rarely designed to identify or support people experiencing homelessness directly and therefore may not be reaching those who would benefit most.

Depaul USA's housing service in Leavensworth. Image credit: Depaul

Philanthropic funding demonstrates how flexible and innovative approaches can complement traditional development assistance. Foundations such as Citi Foundation and Oak Foundation are already piloting models that integrate homelessness with wider social goals. However, current philanthropic giving reported to the DAC remains concentrated in Europe and North America, leaving several regions underfunded.

As global development budgets tighten and humanitarian pressures grow, homelessness must be recognised not as an isolated social challenge but as a fundamental barrier to improving health, education and climate outcomes globally. By embedding homelessness more explicitly within development financing, scaling up targeted investment and strengthening collaboration between donors and philanthropies, the global community can move from fragmented efforts toward coordinated, systemic change that could be transformative for people who are currently the most excluded from development efforts.

This report calls on decision-makers to prevent and tackle homelessness by considering the drivers and root causes that intersect with other development priorities. We call for the following specific actions:

National and sub-national governments

- Adopt and fund a national homelessness strategy that includes evidenced-based policies, supported by efforts to improve data quality so that strategies can be informed by accurate data on the prevalence and drivers of homelessness.
- Include homelessness as a priority within national and sub-national housing, health and education strategies, prioritising prevention and targeting at-risk groups.
- Integrate a focus on preventing and tackling homelessness within Nationally Determined Contributions (NDCs), National Adaptation Plans (NAPs), and sub-national and local strategies to ensure that climate adaptation and mitigation plans explicitly protect the people most exposed to risks including heatwaves, floods, air pollution, and displacement.
- Pilot and scale up investments in Housing First and housing-led approaches, including developing social housing programmes that house people experiencing homelessness. Back up this work with investment in research and learning, shared with other countries and cities, to strengthen understanding of what works, the policy and financing frameworks required, and the cost-effectiveness of these approaches.
- Prioritise tackling homelessness within bids and proposals for external donor support for health, education and climate action, recognising the key intersections that can make these investments go further and reach the most vulnerable.

Bilateral development donors

- Re-orient development strategies to include a focus on ending homelessness globally, including embedding within investment plans on global health, education and climate action.
- Explicitly identify and prioritise populations at risk of or experiencing homelessness as key targets within development aid programmes and projects, and improve tracking of these investments through OECD DAC and other global databases.
- Promote two-way learning exchanges with other countries and regions, sharing

ambitious domestic strategies for tackling homelessness.

- Use your positions as main funders of multilateral agencies and development banks to influence for global action on homelessness by these agencies.

Multilateral Agencies and Development Banks

- Heed the call of the UN Secretary-General to tackle homelessness, by ensuring the needs of homeless populations are fully recognised in strategies and investments for housing, climate adaptation, global health and education.

- Scale up long term investment in preventing and tackling homelessness. For example, if all development banks and donor agencies ring-fenced 15% of their budgets spent on the housing-related DAC codes towards projects that directly target homelessness as a core component of the project, this would leverage over US 100 million in targeted funding within 3.5 years.

- Work alongside people with lived experience, homelessness practitioners, housing organisations and private finance initiatives to attract private sector finance for social housing and homelessness solutions. Develop innovative and blended finance models that lower investment risk and increase the amount of capital channelled to housing solutions for people at risk of or experiencing homelessness.

- Development banks should report on the percentage of development spending for housing-related DAC codes that targets homeless populations.

Climate finance institutions

- Provide finance to support LMICs to address the housing needs of homeless populations affected by climate change, and to plan for the anticipated housing needs created by climate-related displacement as part of climate adaptation plans and strategies.

- Explicitly identify and prioritise populations at risk of or experiencing homelessness as a result of the climate crisis as key targets within climate finance investments.

- Work with governments and service providers to identify and finance innovative approaches that protect people experiencing street homelessness specifically, given their additional vulnerabilities to climate-related risks and health impacts.

Philanthropic funders

- Leverage philanthropic investments to pilot innovative solutions to prevent and tackle homelessness. Funding should prioritise new research in LMICs to generate new evidence about the most effective solutions to addressing homelessness in these contexts.

- Invest in better data collection and research evidence so that more countries can have accurate baseline estimates of the scale and drivers of homelessness and tools to track progress.

- Finance advocacy efforts to end homelessness and build the evidence base for how tackling homelessness as an intersectional issue drives positive impacts across education, health and climate.

Housing and homelessness agencies

- Work with climate, health and education specialists to design and deliver integrated services to prevent and tackle homelessness which also deliver intersecting development outcomes, drawing on best practice from across sectors.

- Strengthen regional and global cross-sector coordination and advocacy for shared action on homelessness, housing, climate, health and education, leveraging existing sector initiatives such as the Institute of Global Homelessness' Vanguard Cities and Community of Impact, the International Mayor's Council on Homelessness and FEANTSA in Europe.

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ABOUT DEPAUL INTERNATIONAL

Depaul International oversees a group of leading homelessness charities, working across the world since 1989 with a mission to end homelessness, supporting the most marginalised and improving the lives of those affected by homelessness.

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ABOUT THE ADVOCACY TEAM

The Advocacy Team helps clients deliver impactful research, policy, and advocacy projects. We specialise in resource mobilisation, policy analysis, and political campaigning. Our research team works with philanthropies, NGOs, UN bodies, and others to produce rigorous analysis and research reports, and our public affairs team leads creative, effective campaigns. Equity drives everything we do, from the issues we champion to how we work. We're a proud multilingual, international team partnering with organisations across the UK, Southeast Asia, Africa, Europe, the Middle East, and beyond.

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Homelessness has no place