

Cardinal Hume Centre

Theory of change

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Summary

The mission of the Cardinal Hume Centre is to support children, young people, and families in Westminster who are homeless or at risk of homelessness by:

- Preventing homelessness wherever possible
- Alleviating homelessness and its negative impacts where it cannot be prevented
- Reducing the risk of repeat homelessness through interventions that have lasting effects on family stability and the life chances of children and young people.

We achieve this by focusing on four core impact areas:

1. **Housing stability.** We prevent and alleviate homelessness by supporting children, young people, and families to secure and maintain the safest and most suitable accommodation possible, working towards long-term housing stability.
2. **Financial security.** We support children, young people, and families to meet their immediate needs – such as food, clothing, and other essentials – while working towards long-term financial security through benefits and paid work.
3. **Learning and development.** We help children, young people, and parents to build skills, knowledge, and confidence at every stage of life – from supporting children’s development to helping young people and parents pursue their long-term goals – so they can make meaningful progress towards the future they want.
4. **Community and inclusion.** We support children, young people, and families to secure the rights and opportunities they need to participate fully in their communities and build lasting social networks beyond the Centre.

We do this because:

It’s right. Inspired by the Benedictine tradition of our founder, Cardinal Basil Hume, we believe each person matters and deserves the chance to reach their full potential. Yet homelessness denies children and their families the safety, resources, and opportunities they need to thrive. We therefore provide support that enables people to build purposeful, dignified, and fulfilling lives, even in difficult circumstances.

It works. Evidence shows that adverse childhood experiences, particularly childhood homelessness, are significant risk factors for hardship in later life. By undermining children’s physical, social, and emotional development, these early traumas increase the likelihood of homelessness and poverty in adulthood. By focusing our interventions on children, young people, and their families, we reduce suffering in the short term while protecting their long-term life chances.

The problem: Family homelessness in Westminster

England faces an unprecedented housing crisis. At the end of 2025, over 382,000 people, including more than 175,000 children, were estimated to be homeless. This impact is most severe in London, where extreme housing costs and supply pressures have left 1 in every 45 Londoners without a home. At the sharpest end is Westminster, where over 10,000 people – 1 in every 21 residents – are homeless.¹ These pressures show no signs of easing. Between 2019 and 2025, homelessness rose by 17% nationally and 19% in Westminster.²

Metric	England	London	Westminster
Number of people estimated to be homeless (December 2025)	382,618	202,587	10,071
Homelessness rate per capita (December 2025)	1 in 153 people	1 in 45 people	1 in 21 people
Number of children living in temporary accommodation (June 2025) ³	172,420	97,140	3,805
Children in temporary accommodation per capita (June 2024) ⁴	1 in 76 children	1 in 21 children	1 in 9 children

The majority of those represented in these figures live in temporary accommodation (TA) – that is, accommodation provided by local authorities to homeless households between an acceptance of main housing duty and the provision of long-term, settled housing. As of 30 June 2025, over 132,000 households in England live in TA: the highest number since records began and a 57% increase since June 2019.⁵ In Westminster, this crisis is even more acute, with 4,449 households – including over 3,800 children – living in TA: an increase of 75% on 2019.⁶ This rapid growth is driven not just by broader increases in homelessness, but also by the broken TA system itself, which diverts critical resources away from prevention and long-term housing and incentivises private investment in ‘nightly paid’ accommodation, creating “a £2bn industry of underregulated... stopgap housing”.⁷

However, statutory recording only provides a partial view of the housing crisis, concealing a larger population of people experiencing homelessness and housing instability:

Asylum seekers. As of 30 September 2025, 14,000 asylum-seeking families were living in Home Office accommodation.⁸ While not classed as homeless in official statistics, many of these families live in overcrowded, poor quality, and unsafe housing, with a growing reliance on hostels, hostels, and B&Bs.⁹

Hidden homelessness. In 2025, an estimated 208,600 households experienced ‘hidden’ forms of homelessness not captured in statutory recording, such as sofa surfing or sleeping in their cars. This group has increased by 30% since 2020 and faces additional precarity due to their lack of statutory support.¹⁰

People at risk of homelessness. In 2024/25, over 147,000 households in England, including over 28,000 in London, were assessed as being at risk of losing their home in the next 56 days (e.g., due to evictions, overcrowding, or domestic abuse).¹¹ The real number of households at risk is likely far greater, given that 44% of private renters and 38% of social tenants struggle to meet their housing costs each month.¹²

People experiencing poverty. In 2023/24, 21% of the UK population, including 4.5 million children, were living in poverty.¹³ In Westminster, poverty levels were double the national average (42%).¹⁴ For those living in private rented or social housing, low income is closely associated with less secure tenure, poorer housing conditions, and overcrowding.¹⁵ At the same time, experiences of poverty are almost universally shared by all homeless people, acting as both an immediate trigger of homelessness (e.g., through debt and rent arrears) and a long-term risk factor (e.g., by increasing children’s exposure to adverse experiences in early life).¹⁶

However, the risk of experiencing homelessness is not borne equally across society. Key at-risk groups include:

Children. Children consistently experience the highest poverty and homelessness rates. In 2025, children made up 46% of England’s homeless population, and 31% of children live in poverty (rising to 44% in families with 3 or more children and 43% in lone-parent households). These heightened risks are driven by the increased housing and living costs of households with children, the impact of benefit reforms (particularly the two-child limit and benefit cap), and the rising costs of childcare.¹⁷

Migrants. People born outside of the UK also face increased risks of homelessness, with 33% of those assessed as being homeless or at risk of homelessness in 2024/25 being non-UK citizens.¹⁸ These figures exclude households that cannot access statutory housing support in the first place due to their immigration status, who face even greater risks of housing instability and destitution due to their inability to access social housing, homelessness assistance, and most welfare benefits.¹⁹

Ethnic minorities. People from ethnic minority groups face increased risks of homelessness, even when immigration issues are not present. For example, Black-led households are 12 times more likely to enter the TA system and twice as likely to be there for longer than 5 years compared to White-led households.²⁰ These stark figures highlight how racism and deeply embedded structural disadvantage can “aggravate” the main causes of homelessness by creating additional barriers in education, employment, healthcare, and housing provision.²¹

Westminster residents. Westminster is often seen as the epicentre of wealth, power, and influence in the UK. However, throughout its history, the borough has always been a place where extremes of affluence and poverty have existed in intimate proximity.²² Today, 1 in every 21 residents is homeless, 1 in 4 residents live in poverty, and the borough has become the rough sleeping ‘capital’ of the UK.²³

Homelessness and housing instability affect every aspect of family life, including:

Housing conditions. Living conditions in TA are often extremely challenging, with common reports of damp, mould, safety hazards, overcrowding, and inadequate or non-existent facilities (e.g., for preparing food or doing laundry).²⁴

Financial impacts. Homeless families often cannot afford essentials such as food, clothing, furniture, white goods, and access to the internet. Living in TA introduces additional costs (e.g., transport, food, laundry), while making it more difficult to secure and maintain paid employment.²⁵

Child development. The chronic stressors of homelessness can severely impact early childhood, with common reports of developmental delays, sleep disorders, and behavioural issues.²⁶ This can be even more damaging for neurodivergent children, who suffer additional harm from the sensory overwhelm and constant disruption of life in TA.²⁷ For older children, homelessness can profoundly affect their social and educational development, causing them to fall behind with schoolwork, perform worse in exams, and miss out on critical relationships with teachers and peers.²⁸

Parental wellbeing. Homelessness also negatively impacts parents’ physical, mental, and emotional health, with 80% of adults in TA reporting stress and anxiety and 57% reporting issues with chronic pain.²⁹ Parents often speak of feeling stuck in ‘limbo’ while homeless: unable to provide stability for their families, powerless to change their circumstances, and pessimistic about their future prospects.³⁰

Social isolation. Homelessness is a profoundly isolating experience that disrupts families' social and support networks. In Westminster, for example, 62% of households in TA are placed in accommodation outside of the borough, making it extremely difficult to maintain relationships with friends, family, communities, and services offering practical and emotional support.³¹

However, homelessness does not only cause suffering in the present; it can have far-reaching impacts on children and young people's long-term life chances. Research has consistently shown that adverse childhood experiences (ACEs) – traumatic events or chronic stressors that occur before the age of 18 – are “significant predictors” of homelessness and poverty in later life. By undermining their physical, social, and emotional development at critical stages, these early experiences can impair children's relationship skills and coping strategies and increase their vulnerability to future challenges.³² Intervening to prevent, reduce, or eliminate exposure to these harmful experiences is therefore paramount to disrupting intergenerational cycles of poverty and hardship.

Despite the scale of these challenges, there are promising signs of change. The Renters' Rights Act will soon provide greater security for tenants in the private rented sector by abolishing 'no fault' evictions, while the Government's Child Poverty and Homelessness Strategies signal growing recognition of the links between housing, poverty, and long-term life chances, alongside the need for increased investment in prevention work.³³ However, children, young people, and families experiencing homelessness today cannot wait for slow and uncertain processes of structural change – action is needed now.

Our response: Providing holistic and person-centred support

The housing crisis is rooted in long-term, systemic forces: the decline of social housing, fuelled by ‘Right to Buy’ policies and low levels of housebuilding; the parallel growth of the private rented sector, with higher costs, worse conditions, and less security of tenure for the poorest households; the impact of welfare reforms and austerity cuts since 2010, which have led to a steep rise in rent arrears and evictions; and long-term economic stagnation and the failure of successive governments to meaningfully reduce poverty since 2005.³⁴

Given that these factors are beyond the Centre’s sphere of direct influence, we focus our response on areas where we can meaningfully shape outcomes for families, namely:

Preventing homelessness. We work to prevent homelessness wherever possible, protecting children, young people, and families from being exposed to the harms of housing instability. This might include urgent actions to prevent homelessness or longer-term work to provide families with greater stability against future challenges.

Alleviating homelessness. Where homelessness has already taken place or cannot be prevented, we support families to access statutory support and temporary housing, while providing interventions that protect and enhance family stability during this uncertain period of their lives.

Reducing the risk of repeat homelessness. Families often tell us that homelessness can feel like a ‘lost’ period where they are unable to make progress towards the future they want. We respond to this by supporting children, young people, and their parents to develop strengths, skills, and aspirations even in difficult circumstances. At the same time, our interventions draw on evidence about the long-term drivers of homelessness – particularly research on ACEs (see above) – to reduce the likelihood that families will experience homelessness again.

In delivering this response, we recognise that homelessness and poverty affect each child, young person, and parent differently. At the same time, we recognise that rigid, siloed, and overstretched public services often struggle to meet this diversity of need, undermining trust and leaving many families to fall through the cracks. With this in mind, the Centre provides a **holistic, person-centred** support model that brings together multiple services that can respond flexibly to each person’s unique needs and priorities. In doing so, we are guided by a growing body of both empirical evidence and lived experience that holistic, integrated, and wraparound approaches provide an effective response to the complex and overlapping needs of families experiencing homelessness.³⁵

Our core impact areas: Housing, finances, learning, and inclusion

Across all our frontline services, we focus on achieving outcomes in **four core impact areas** which evidence and experience tell us are needed to facilitate lasting change.

1. Housing stability

Preventing, alleviating, and reducing long-term risks of homelessness must start with housing stability: ensuring children, young people, and families can secure the safest, most suitable, and longest-term accommodation possible. Homeless families in TA face conditions that make normal family life difficult, if not impossible, while many families in private and social rented housing struggle to meet their housing costs and maintain their tenancies.

We respond by:

- **Preventing homelessness.** We support families to sustain their tenancies and avoid homelessness in the first place by engaging with statutory prevention services, resolving issues with rent and council tax arrears, and defending evictions.
- **Alleviating homelessness.** We provide independent advice and advocacy for families who are already homeless, ensuring they can exercise their rights, access statutory support, and secure temporary housing. Through our Supported Accommodation, we also directly provide housing for 39 young people experiencing homelessness.
- **Securing better quality and longer-term housing.** We support families to resolve issues with poor housing conditions and navigate long-term routes into settled housing. We also support residents in our Supported Accommodation to secure appropriate move-on housing on the path towards independent living.

2. Financial security

Poverty and homelessness are closely linked, with poverty acting both as an immediate trigger of housing loss and a long-term risk factor for instability in later life. However, securing greater financial security through benefits and paid work is often challenging for young people and parents experiencing homelessness. The benefits system can be complex, confusing, and stigmatising, while securing and sustaining employment is challenging for those whose skills and confidence have been eroded by the chronic stressors of homelessness and poverty.

We respond by:

- **Meeting immediate needs.** We provide practical support – such as foodbank, supermarket, and fuel vouchers and access to emergency grants – to ensure families can meet their immediate needs when they lack the income to do so.
- **Building longer-term financial security.** We support young people and parents to become more financially stable through securing full benefit entitlements and/or finding and sustaining paid employment.

3. Learning and development

Homelessness disrupts the ability to learn, build skills, and pursue long-term aspirations. For young children, homelessness limits opportunities to play, learn, and socialise, undermining their physical, cognitive, and emotional development. For older children, homelessness is closely associated with reduced educational attainment and performance. Similarly, homelessness can damage parents' confidence and self-esteem and make it harder for them to pursue their own goals. These impacts at once reduce the quality of families' lives in the present and limit their opportunities for building a more stable future.

We respond by:

- **Supporting child development.** We deliver activities that protect and enhance children's opportunities for play, learning, and growth, alongside providing structured educational support (e.g., homework clubs) and tailored programming for those with additional needs and disabilities.
- **Supporting learning, life skills, and personal development.** We help young people and parents to build the knowledge, skills, and confidence they need for independent living and pursuing meaningful personal goals.

4. Community and inclusion

Homelessness often disrupts families' social and support networks – whether by physical relocation or social stigma – leaving them lonely, isolated, and vulnerable. This is even more pronounced for families with irregular or precarious immigration status, who cannot access statutory support and are excluded from critical services and community resources by 'hostile environment' policies.³⁶ In both cases, the lack of access to and confidence navigating social and support networks significantly increases risks of future homelessness by reducing the availability of support during periods of instability.

We respond by:

- **Building wider social and support networks.** Our teams connect families to other services and community groups, ensuring they have a wider network of support beyond the Centre. We also support families to access social and cultural opportunities and build confidence navigating their local areas.
- **Securing rights.** We support those with precarious or irregular immigration status to secure the most stable and longest-term leave possible on the route towards permanent settlement, enabling them to live, work, access services, and participate fully in their communities.

Our enablers: Safety, wellbeing, and empowerment

Our work across these core impact areas is underpinned by a focus on three enabling conditions that make meaningful, sustained change possible. These are not traditional outcome areas or discrete problems that can be ‘solved’; rather, they are underlying priorities for our work that require constant investigation, learning, and reflection, particularly through qualitative work and engagement with lived experience. These enablers are:

Safety. Establishing a sense of safety, trust, and understanding with clients is critical to building positive relationships and achieving meaningful change. Housing crises are periods of extreme stress, often compounded by trauma and internalised stigma about the need to ask for help.³⁷ At the same time, previous negative experiences working with statutory services or other charities can also deter people from seeking support.³⁸ From our very first interactions, we must therefore adopt a trauma-informed approach that ensures clients feel safe in our spaces and respected, listened to, and fully understood by our staff.

Wellbeing. The chronic stressors of homelessness and poverty can significantly harm the physical and mental wellbeing of children, young people, and parents, with, for example, high rates of pain conditions, depression, and anxiety among those living in TA. These issues at once reduce families’ quality of life and make it harder for them to access and benefit from support.³⁹ While the Centre is not a therapeutic service, clients consistently tell us that resolving issues that cause stress and anxiety improves their overall wellbeing and helps them feel more optimistic about the future, enabling deeper engagement with services and more sustained change.⁴⁰

Empowerment. Homelessness and poverty are profoundly disempowering experiences. Clients navigating housing, benefits, and immigration systems often report a lack of real agency, as well as experiences of being treated with suspicion, disbelief, or moral judgement.⁴¹ Charities can unintentionally reinforce these dynamics, with the need for specialist advice positioning clients as passive recipients of support, rather than active participants in their own cases.⁴² The Centre therefore aims to strengthen each client’s sense of agency and control, helping them to better understand the systems they are engaging with, weigh up their options, and make informed decisions. In some cases, this can be achieved through practical support (e.g., ESOL or digital skills provision). In other cases, this requires sustained reflection on how the Centre fosters equitable relationships with clients – for example, considering how we facilitate positive transitions and endings.

Our KPIs: Measuring progress and success

At a Centre-wide level, we use **three Key Performance Indicators (KPIs)** to track progress towards achieving our core outcomes:

1. Reach: Percentage of clients in target groups (children, young people, and families)

We focus on supporting children, young people, and families, who consistently experience some of the highest rates and most profound consequences of homelessness and poverty. By prioritising these groups, we maximise our ability to disrupt long-term, intergenerational cycles of hardship. Monitoring the percentage of clients in these groups ensures we are reaching those who can benefit most from our support.

2. Engagement: Percentage of clients accessing two or more services in the past 12 months

Our holistic, person-centred model brings together different services who work to meet the complex needs of children, young people, and families experiencing homelessness. We know that homelessness rarely affects one area of family life in isolation; rather, issues in housing, finances, immigration, employment, and wellbeing often overlap and compound one another. Monitoring the percentage of clients engaging with multiple services therefore helps us to ensure we are providing a truly wraparound response to homelessness. We monitor this KPI across all clients and within our target groups specifically to ensure holistic support is prioritised where it can have the greatest impact.

3. Impact: Percentage of clients achieving outcomes in two or more impact areas during their engagement with the Centre (from 1 April 2026)

Our core impact areas are closely interrelated, with success in one area facilitating and being sustained by outcomes in another. As such, this KPI tracks the percentage of clients achieving outcomes in two or more of our core impact areas to provide greater insight into this positive 'feedback loop' between different domains of change.

To measure this KPI, we focus on young people and parents aged 16+. Children are central to our model, but as direct recipients of support, their individual outcomes are concentrated within Family Services; outside of this, children primarily benefit through support provided to their parents. Where children do engage directly, their outcomes will be linked to their parents' records so they can be captured appropriately. As above, we will monitor this KPI across all clients and within our target groups specifically.

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- ³ Ministry of Housing, Communities and Local Government (MHCLG), “Detailed local authority level tables: April to June 2025”, Table TA1, <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-april-to-june-2025> (last accessed 18 February 2026).
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- ¹³ Joseph Rowntree Foundation (JRF), *UK Poverty 2026: The essential guide to understanding poverty in the UK* (York: Joseph Rowntree Foundation, 2026), pp.10-11. ‘Living in poverty’ is here defined as having a household income after housing costs that is less than 60% of the median household income after

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¹⁵ Tom Waters and Thomas Wernham, *Housing quality and affordability for lower-income households* (London: Institute for Fiscal Studies, 2023), pp.5-13.

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³⁵ See Becky Rice, Kathryn Buchanan, and Guillermo Rodríguez-Guzmán, *Evidence Note: Support for Families Living in Temporary Accommodation* (London: Centre for Homelessness Impact, 2025), pp.28-29; Sanah Sheikh and David Teeman, *A rapid evidence assessment of what works in homelessness services* (London: Crisis and SCIE, 2018), pp.22-24.

³⁶ For hostile environment policies, see Melanie Griffiths and Colin Yeo, “The UK’s hostile environment: Deputising immigration control,” *Critical Social Policy* 41/4 (2021): pp.521-544, on pp.526-529; Agnes Woolley, *Access Denied: The cost of the ‘no recourse to public funds’ policy* (London: Unity Project, 2019), pp.28-29.

³⁷ Shelter, *Still Living in Limbo: Why the Use of Temporary Accommodation Must End* (London: Shelter, 2023), pp.48-49; Petrit Krasniqi and Mere Wolfensberger, *Children in Deep Poverty: “There’s Nothing Left for You”* (London: Childhood Trust, 2023), pp.22; Imogen Tyler and Sarah Campbell, *Poverty stigma: a glue that holds poverty in place* (York: Joseph Rowntree Foundation, 2024), pp.34-35.

³⁸ See Shelter, *Still Living in Limbo*, pp.36-37; Alba Galán-Sanantonio and Mercedes Botija, “Barriers and Opportunities in Accessing Social Care for Women Experiencing Homelessness: A Systematic Integrative Review,” *Health and Social Care in the Community* 1 (2024):

<https://onlinelibrary.wiley.com/doi/full/10.1155/2024/3010747> (last accessed 24 February 2026).

³⁹ Shelter, *Still Living in Limbo*, pp.48-50.

⁴⁰ For example, in our 2025 Annual Survey, 88% of clients who responded said that their overall wellbeing had improved as a result of engaging with our service and that they felt more hopeful about their family's future.

⁴¹ See Mandy Cheetham, Suzanne Moffatt, Michelle Addison, and Alice Wiseman, "Impact of Universal Credit in North East England: a qualitative study of claimants and support staff," *BMJ Open* 9/7 (2019): <https://pmc.ncbi.nlm.nih.gov/articles/PMC6615785/> (last accessed 24 February 2026); Sophie Wickham, Lee Bentley, Tanith Rose, Margaret Whitehead, David Taylor-Robinson, and Ben Barr, "Effects on mental health of a UK welfare reform, Universal Credit: a longitudinal controlled study," *Lancet Public Health* 5/3 (2020): e157-e164; Peter Dwyer, Lisa Scullion, Katy Jones, Jenny McNeill, and Alasdair B.R. Stewart, "Work, welfare, and wellbeing: The impacts of welfare conditionality on people with mental health impairments in the UK," *Social Policy & Administration* 54/2 (2019): pp.311-326; Sophie Constance Negus, "Getting Personal: Investigating how Living with Universal Credit affects Emotions and Identities," PhD thesis, Sheffield Hallam University, 2021, esp. pp. 125-148, pp.170-176.

⁴² See, for example, Michelle James, "A Human-Centred Investigation into the Impact of Social Protection on the Wellbeing of UK Asylum Seekers", PhD Thesis, University of Bath, 2024, pp.227-229; Temple Moore, Rochelle Ann Burgess, and Cornelius Katona, "Finding agency in limbo: A qualitative investigation into the impact of occupational engagement on the mental health and wellbeing of asylum seekers in the UK," *Transcultural Psychiatry* 59/6 (2022): pp.863-877; MigrationWorkCIC, "Quality of legal services for asylum seekers," 2016, pp.38-39, <https://resources.migrationwork.org/221695/6406282> (last accessed 23 February 2026).