

Homelessness in a preoccupied society

The aim: To reduce inequality by decreasing homelessness.

Problem:

There are many homeless people, especially round London, who lack money to get the basic necessities for life (such as food and shelter). A homeless person may have difficulty getting a job or bank account because of their status, meaning that their potential for earning money is low.

People are reluctant to give money to homeless people that are begging for multiple reasons, but some of the reasons are:

- They are worried that the money will be spent on drink and/or drugs (whilst there are reasons why)
- They don't have any cash
- They don't feel safe getting out their wallet in certain public areas
- They are preoccupied and it does not occur to them to offer money

In addition, people may not contribute to homeless charities because they do not give 100% of profits to helping individuals (whilst charities also need to pay their workers and pay for marketing which helps to drive more donations, not everyone understands this).

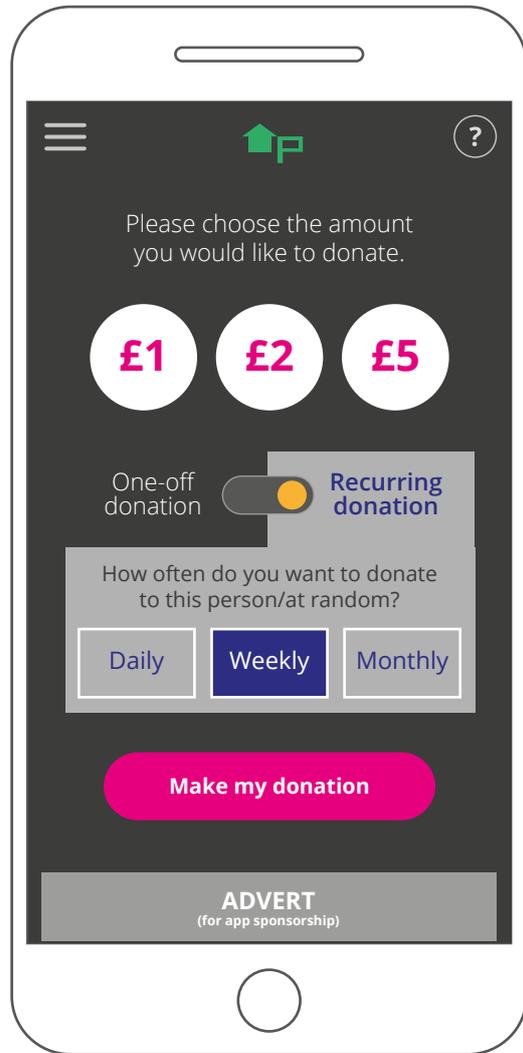
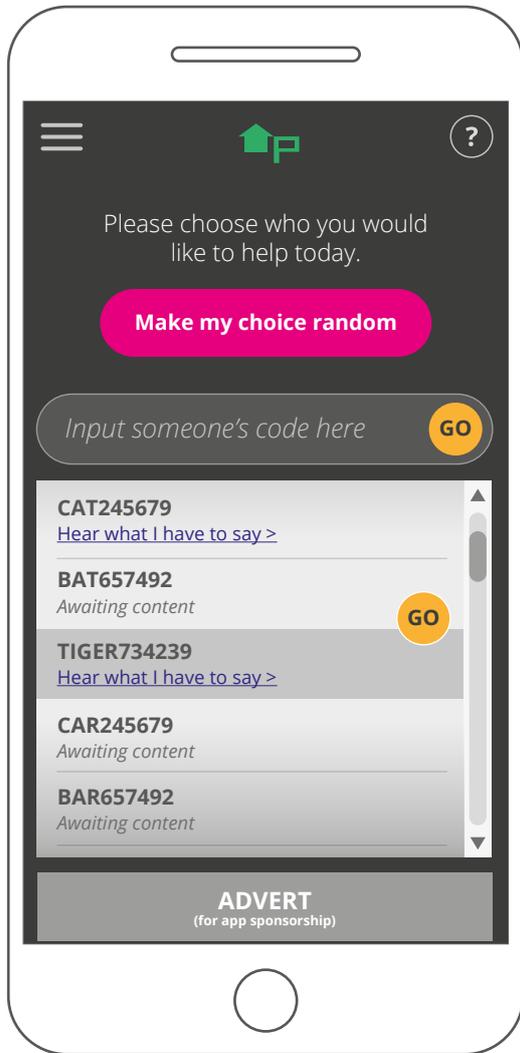
Solution:

To increase donations to the homeless so that they live more comfortable lives, and to improve communications and give them easy access to opportunities that enable them to potentially change their situation.

This is done in the form of a **mobile app** that allows people to either 'pay' selected homeless people or to automate 'donations' to a random individual or homeless charity. The money generated in this app can only be spent at certain shops, services, shelters or charities.

This app can also make money for its maintenance by using targeted advertising within the app- with the aim that 100% of donations go straight to the people that need it.

A self-funding mobile app that encourages donations and that provides assistance to the homeless.



**Please note these are rough mockups, not final designs*

The benefits:

1. It is safer for the homeless people because they do not necessarily have to be begging on the streets to earn money.
2. People can still choose to give cash to homeless people, but those that do not want to give cash can do so via their mobile phone (which most people have).
3. Setting automated payments means that more money is donated. Could trigger this to be daily/weekly/monthly.
4. Multiple donation amounts can be suggested to encourage people to donate more (suggest £1, £2, £5) - by keeping the higher amount still affordable it allows people to feel good about what they are doing.
5. Potential to allow people to save for a deposit for a property to rent.
6. By anonymising some information, the donations can be given regardless of race/age/gender/sexual orientation. No pictures.
7. Can set up so that the homeless people themselves can choose whether they want to receive donations (turn on/off).
8. Could potentially auto sort so that those which receive a lower amount of donations are randomly bumped up the app, compared to those who are receiving many donations that day.
9. Homeless people can share stories if they want others to understand the myriad reasons why people become homeless.
10. Shelters can advertise their location and availability directly to the homeless. Also other services such as medical aid and food banks.
11. Homeless people can advertise their skills to potential employers. The employers should be carefully vetted, so that they do not take advantage of vulnerable people.
12. Jobs can be advertised towards homeless people directly in the app. The employers should be carefully vetted, so that they do not take advantage of vulnerable people.
13. Volunteering efforts could be directly advertised to homeless people. Suggest that these are short term, but that will help to build a CV or relieve some of the daily boredom. These would need to be carefully vetted.
14. Education opportunities can be directly advertised to homeless people.
15. The app generates its own money, which means that with greater usage 100% of donations will go to the people affected.
16. This could help to increase charity donations too.

Donations can keep people alive, but enabling choice keeps people living.

Note: Whether you are homeless yourself or someone that is donating to the homeless, the app front end should not appear obviously different to avoid discrimination in work places and other environments.

How does it work - for the homeless person?

At a shelter or other reputable place a homeless person is given a code. This could be a username instead, but the important thing is to anonymise the person to avoid discrimination.

1. If the homeless person does choose to beg, they can give their code to someone to sponsor them through the app - either with a one-off donation or something that allows them to set up a regular donation. *Suggest that initially these codes are written on cards which encourage people to download the app.*
2. If the homeless person does not wish to beg, they can still receive donations through the app itself. Again, allowing either a one-off donation or a regular donation.

The payments can either be downloaded on to their own phone or something like a gift card (which looks like a normal credit/debit card) can be supplied by reputable places that carry the balance earned.

This balance can be used to pay for items (e.g. food/drink/clothes), services (e.g. hairdressers) or accommodation (e.g. overnight shelter) at participating retailers or venues.

Communicating options for those in uncertain accommodation gives them greater ability to change their situation.

Additionally participants should be able to:

- Post their skills to potential employers sympathetic with their living conditions.
- Look for jobs with suitable employers.
- Look for volunteer opportunities with pre-vetted organisations.
- Find out where they can get education to improve their prospects.
- Find the nearest shelter, or where they can receive medical and other forms of aid.
- Have the ability to input some text (e.g. their experience or a note of thanks) to help encourage donations.

How does it work - accepting donations?

For those who wish to give a donation to an individual or charity, there should be several ways to do so.

- Inputting a code/username which has been given to them/that they know which represents a specific homeless person.
- Allowing someone to choose a specific code/username from a list in the app. *Suggest that these are sorted so that the same people don't appear at the top every day. Also suggest that users can sort to see which active people have not received any donations that day.*
- Have the app randomly assign a user/codename for someone to donate to.
- Allow the user to choose a charity to donate to.

Enabling distanced donations reduces the requirement and risk from begging on the streets.

Next the user should be able to choose whether the payment will be a one-off or recurring payment.

For one-off payments, the following breakdown is recommended:

- Buttons to choose to donate £1, £2 and £5, as well as an input box for other amounts.

For recurring payments, the following breakdown is recommended:

- Buttons to choose to donate £1, £2 and £5, as well as an input box for other amounts.
- The option to choose whether the recurrence is daily, weekly or monthly.

All donations should be anonymised, however the app should show how much someone has donated and potentially at that level of donation what help that may have given to a homeless person/people.

I would also recommend on the home screen to show the average amount donated by active donors, as well as the average frequency of the donation. This is likely to help improve active use.