Responses from collaborating homelessness organisations

- Centrepoint
- Framework
- St. Anne's Community Services
- St Mungo's Broadway
- Thames Reach
Peter Radage
Service Director
Framework Housing Association
Rebuilding Lives

Jennifer Barnes, Centrepoint
Tuesday 10 March
Moving on

• Moving into a new tenancy can be a challenge for anyone, but especially for young people who have never lived alone before.

• So it was really encouraging to see most are coping well despite the challenges
  
  – 89% were still housed

  – Three-quarters had decorated their home and made it their own. Also looking after the property and its upkeep
Building bridges and starting families

- Many had seen big improvements in their personal relationships
  - 43% of young people aged 20-24 years described improvements in their relationship with their mother.
  - Nineteen women and eight men had started a family since being resettled, and were successfully raising one or more young children.
  - For another six people, dependent children born before they were resettled had moved in with them.

- Shows how increased stability of stable housing can improve all areas of people’s lives
The area where people seem to be struggling the most is with their finances

- 56% ran short of money for food at times
- Rising levels of debt - 45% had debts at resettlement, increasing to 75% at 60 months
- Young people were particularly likely to be in debt - 86% in debt by 60 months
A range of factors made budgeting difficult, particularly for young people:

- Very tight budgets – young people receive a lower rate of benefits, making it harder for them to meet their costs.
  - Centrepoint research has shown over half of homeless young people are in debt.

- Inexperience of managing money – challenge for all young people but stakes are higher for those without family support.

- Sanctions – 24% had had their benefits suspended or stopped during last 12 months.
  - Homeless Link research has shown that homeless young people are even more likely to be sanctioned than older homeless cohort.

- Many experienced problems when they moved into work and their benefits dropped or stopped.
First hand account

- My experiences of moving on
Centrepoint Moneywise

- Peer-to-peer advice delivered through Moneywise Ambassadors - 5 ambassadors trained to date; supported over 100 young people.

- Ambassadors using online mediums such as Facebook and Twitter, as well as face-to-face, to share top financial tips and successes.

- MyBnk working within Centrepoint offering confidential financial advice and 1-2-1 support to our young people.
  - Over 50 young people have been referred to the service.
  - Appointments can be conducted at the service or externally.
  - MyBnk advisors work with young people to set action plans, which they work to achieve with the support of key workers.

- Centrepoint offers group training for those moving into work as part of our Workwise programme.
  - Covers in-work calculations, budgets, priority bills, and goal setting.
Centrepoint Moneywise

- Partnership with NatWest Bank to help Centrepoint young people with insufficient ID to open a bank account.

- London branch assigned to offer Centrepoint young people in-house advice and help opening an account.

- NatWest senior relationships team working with Centrepoint to better understand needs of the young people we work with to enable them to adapt and create new systems to help young people become financially included.

- Money Matters staff training (co-delivered by Moneywise Ambassadors).

- Lifewise independent living workshops offered to young people in Centrepoint and Centrepoint Partner services.
Next steps

- All homeless people should have access to money advice before leaving services.
- Need to engage young people in these services by demonstrating benefits to other areas of their lives.
- Range of options required to meet different needs.
- Universal Support Delivered Locally – additional support very welcome but formerly homeless people need to be prioritised (particularly youngest with least experience of managing money).
- Young and formerly homeless should also be prioritised for welfare and budgeting services offered by general needs housing providers, many of which have been expanded in recent years.
- Support needs to be available after people move on to help them cope with unexpected challenges.
Housing outcomes & tenancy support

Anna Page
Policy, Public Affairs & Research Manager
Successful resettlement

- Resettlement generally successful
- 89% participants housed after five years
- Majority still in original resettlement accommodation
Housing instability

• However one in five marked housing instability
  – 5% four or more tenancies
  – 16% become homeless at some time

• Young people and people with long histories of homelessness more likely to become homeless again

• Young people: shared accommodation

• Targeted support for complex needs
Private rented sector

- Poorer housing outcomes in private rented sector are an increasing concern
- 13% moved 4+ times, 36% homeless
- Increasing proportion moving on private rented sector, now closer to 1/3 in PRS
Housing quality and size

• Young people most likely to report poor living conditions and damp
• Not just maintenance, also size – increasing challenge as landlords convert flats to studios
• Role of tenancy support in liaison with landlords
Coping at home

• Three quarters had decorated and personalised their homes
• Decreasing availability of local welfare assistance
  – “A bed OR a cooker?”
• Mental health and hoarding
Need for tenancy support

• Many require intermittent and regular long term support to sustain tenancy and avoid further homelessness
• 32% receiving support after 5 years, 40% in last 12 months
• Help with budgeting, bills, benefits, eviction, relationships, neighbours, maintenance
• Increasing need for tenancy support?
  – Universal Credit – more support with benefits advice?
  – Highlights need for sanctions review
  – People moving further from support networks as housing less affordable
Availability of tenancy support

• Cuts to tenancy support services and pressures to restrict how long support can be provided
• Young people most likely to need support but least likely to receive it
• Increasing use of PRS, where less likely to receive support
Peer Advice Link (PAL)

- Established in 2010
- Volunteer peer advisers, supervised, coached and supported by specialist staff
- Support at initial transition to new tenancy, in initial stages of tenancy and **ongoing support**
- Home visits, helpline, office appointments, drop in
- 2012/13: 300 clients, including 118 returning for support. 20-25% clients take up ongoing support
- Advice given: 63% housing, 23% ETE, 33% support network, 53% financial – more time on financial/benefits support in the future?
The longer someone has been in their tenancy with PAL support, the more likely they are to frequently interact with relatives, friends or community groups.

‘I used to have no friends at all, in the hostel I had no one. Now I’ve met some people in church and I think I can call them my friends and speak to them’

Help to access support services, pay bills, and negotiate benefit payments

‘When I moved PAL found me my local GP and showed me how to get there. PAL showed my where a lot of things where around my area’

‘My housing benefit was stopped because (London Borough) said I had not told them that I have given birth. PAL helped me get my housing benefit back up and running’
I WANT TO MAKE A HOUSE MY HOME!!

STABILITY NOT STUPIDITY
Rebuilding Lives: Work

Catherine Parsons- Operational Support Manager
Work is important

‘people said that being in employment had given them confidence, self-respect and a purpose in life.’

Financial benefits of work – route out of poverty. 65% had an income below the UK poverty threshold.
People want to work

- 27% of the group were in work, an increase from 9% when resettled.
- Of those unemployed 35% want to work
- Those working part – time ′ preferred to work more hours′
- 76% of our service users not working want to work
- And people are able to work
Getting Work

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<th>When resettled</th>
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<th>60 months</th>
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Pathways into Employment

• Should not wait until people are resettled, work develops resilience and aspiration
• McKinsey Ready to Work programme with SIB clients
• Skills support- literacy, numeracy and digital skills
• Supporting people to transition from activities, into volunteering, part – time work and then full – time work
Over 50’s

• General trend of over 50’s finding it hard to return to the labour market-

• Research from BITC and PRIME- third of this group want to work

• Ageing population, best resource to meet demands of employers

• Preconception of employers and need to increase digital skills.
Employer Engagement

• Quality jobs from credible companies – no zero hours or unpaid work placements.

• Work trials instead of interviews

• Keep work and build careers – first job is not the job.

• Creating work opportunities for customers.