

Case study 147

What Works in Tackling Poverty

Move On

What are case studies?

Case studies share what people and organisations have learned from delivering or developing a project or programme. They can help you to see what has worked on the ground and can give you ideas about how to tackle problems. They can also signpost you to people and organisations you may want to talk to.

Move On

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In a nutshell

Move On is a Scottish charity that primarily supports people affected by or at risk of homelessness to realise their potential and have more positive futures. They also support other vulnerable groups, such as young people from care / supported accommodation, young people attending Social Emotional Behavioural Difficulty (SEBD) schools and those at risk of disengaging from mainstream schools. They deliver a range of practical and emotional support services that provide hundreds of people every year with the confidence, skills and abilities to get their lives back on track:

- Money and Debt Advice
- Literacy and Numeracy Tutoring
- Mentoring services for care leavers and vulnerable young people
- Visiting support for people affected by homelessness
- Advice, information and guidance on housing and support
- Employability services for 14 – 19 year olds
- Volunteering opportunities

The issues

Homelessness

When people think about homelessness, they usually think about people sleeping rough. Homelessness is a much wider problem however and often just one dimension of social exclusion, which might also include poverty, unemployment, mental health problems and drug/alcohol misuse.

In 2009-10 in Scotland, 42,207 households were accepted by their local authority as homeless or potentially homeless, and 36,067 of those households, were assessed as in priority need.¹ However, this figure does not reflect the true extent of homelessness as there are many other people who are 'hidden homeless': people who are sleeping on the streets or on friend's floors, in temporary accommodation or in unsafe tenancies.

The reasons why people become homeless are varied and illustrate that homelessness can happen to anyone: family / relationship breakdown, divorce, discharge from hospital or prison, violence or harassment, being unable to afford the rent or mortgage, as a result of action by landlord or lender, because they live in overcrowded / unfit conditions, because the principal earner became unemployed, because of illness, a death in the family, or delays in receiving housing benefit, and so on.²

Vulnerable Young People

Young people from poor backgrounds are at increased risk of homelessness as are many care leavers. Some other factors common to young people are:

- Family disruption; parents separated or divorced during childhood or step parent moved into family home
- Problems with or disengagement from mainstream education; missed a lot of school, suspended or excluded
- Experience of anxiety, depression or other mental health problems
- Experience of domestic violence or sexual abuse³

¹ Operation of the Homeless Persons Legislation in Scotland: 2009-10. Scottish Governments Statistics Release, Aug 2010

² Shelter, Factsheet Homelessness in Scotland 2003-2004, Jan 2005

³ The Joseph Rowntree Foundation; Youth Homelessness in the UK: A decade of progress, 2008

The approach to the issues

History

Move On was established in 1997, to provide a range of services for people affected by homelessness. They are an entirely independent, limited company with charitable status and are run by a Board of Directors. With initial financial start up support from the Big Issue in Scotland, Move On's remit was to provide crisis driven reactive housing resettlement support to homeless people in Glasgow and Edinburgh, mainly vendors of the Big Issue magazine.

Although services were effective, there was a concern about just focusing energies towards crisis intervention. The Board recognised that effective solutions to addressing homelessness needed to be preventative and longer term, looking at the range of issues in people's lives in addition to 'bricks and mortar' accommodation.

Preventative Approach

In 1999 Move On developed the Training and Development Service, in Glasgow, as their first employability focussed service. There was also an additional one to one support service for people who had been homeless and needed ongoing support to manage their lives effectively in the community.

In Edinburgh services took a different direction, concentrating primarily on homelessness prevention and targeting vulnerable young people. A peer education approach was developed offering opportunities for young people who had experienced homelessness and/or the care system to become volunteers and deliver advice and information on housing issues to other vulnerable young people.

In 2009 services developed even further following the attraction of investment from Inspiring Scotland. This has enabled the extension of the employability and homelessness prevention activities to include vulnerable 14 – 19 year olds.



Money and Debt Advice Service (MADAS)

Over and above housing and education support services Move On offers a dedicated Money and Debt Advice Service (MADAS) for those unable or unwilling to access mainstream services. There is one money and debt advice worker. MADAS is part of the Glasgow Advice and Information Network (GAIN) and is a collaborative service, operating in partnership with Blue Triangle Housing Association and Glasgow Simon Community. Recently, additional provision for a money, debt and advice surgery was created in Flourish House, a charity which aims to enable people with mental health problems to regain purposeful lives in the community.

The service aims to address financial exclusion and build financial capability amongst the most vulnerable people in Glasgow. MADAS also specifically targets young vulnerable people who access Move On's services or are engaged with partner agencies:

- Advice and assistance to those unable to access financial services
- Advice on income maximisation
- Advice on benefits, including housing benefit, back to work and in-work benefits
- Support and advice on problems of debt / multiple debt, household bills etc
- Literacy and numeracy training / support (including financial literacies)
- Budgeting skills to enable better management of money, reducing future debt, reducing current debts and improve financial capability.

Glasgow's Citywide Consortium

Move On is also an active partner and Board member of Glasgow's Citywide Consortium, an initiative which brings together community based and national charities to provide co-ordinated housing advice and financial inclusion services for the people of Glasgow. Move On, Shelter, Legal Services Agency and Glasgow Central Citizens Advice Bureau have come together as The Citywide Consortium with the aim of maximising effective service delivery and learning for all across the financial inclusion and housing sectors.

Evidence of Success – MADAS 2009/10

- Support provided to 120 people faced with debt and managing on a low income
- Delivered one to one advice, information, advocacy and income maximisation assessments for 110 of these people
- 40 Move On volunteers accessed financial capability training (50 per annum)
- 36 fully trained Move On volunteers delivered advice and information group work sessions to vulnerable young people on financial capability, including debt and money management issues
- 150 vulnerable young people accessed financial capability advice and information sessions from Move On volunteers
- 42 vulnerable young people affected by homelessness experienced improved health, confidence and aspirations, through reducing and managing their debt
- 15 'back to work' benefit calculations carried out on behalf of people seeking to commence employment (per annum)
- Member of Glasgow's Advice and Information Network
- Member of The Citywide Consortium

The total debt handled to date is £91,767. Everyone accessing the MADAS receives an income maximisation assessment, of those assessed; the accumulative savings achieved is a total of £18,624.

MADAS case study

A 61 year old man, living alone, was referred to Move On's MADAS. He had been homeless for several years before securing a tenancy with Glasgow Housing Association (GHA). He was having trouble paying his utility bills, allowing arrears of over £1000 to accumulate. Unable to cope, he had ignored letters from his utility provider, until he received a letter that



threatened court action and received a visit to discuss the installation of a pre-paid meter. At this point they were asking for and unaffordable £46.00 per week for arrears / ongoing usage.

In distress and suffering from anxiety, the man contacted Glasgow Simon Community for help, who referred the case to Move On. The money and debt advice worker immediately acted as an intermediary. She contacted the utility company to stop further action, asked for the client to be set up on a fuel repayment scheme and ensured he was transferred to a social tariff with immediate effect. Contact was made with the Pension Service to request repayments by fuel direct. The client was further referred to GHA Fuel Advisory Service for a home visit.

The client is now repaying £23.00 per week utility (a saving of £23.00 per week) with a further saving of £52.00 annually by being transferred to a social tariff. He has made further savings through GHA's fuel advice on using his heating system more economically. Intense support was needed, at least 8 one to one sessions, to achieve this outcome due to the client's vulnerability and risk of abandoning his tenancy. The client felt 'a great weight had been lifted.'

Lessons learnt – MADAS

- Many of the clients Move On engage with need more than advice and information. Dedicated one to one support to see a problem through, end to end, although more time consuming, is often essential to prevent people ignoring problems, fleeing and abandoning tenancies etc
 - Many clients have lost confidence in agency interventions. It is important to gain trust early in the relationship. Giving people your time, ie a telephone call between appointments to reassure them developments are in progress is a hook
 - Taking a holistic approach to working with clients, rather than focusing on money / debt is key. Often, there are underlying issues that need addressed. The role is more than just financial inclusion – there needs to be a continuous focus on support and signposting
- The life experience of the money and debt advice worker and ability to relate to peoples circumstances is as valuable as financial knowledge and expertise
 - Good working relationships with support and key workers in partner organisations are crucial. An understanding and appreciation of roles helps develop a smooth referral process for clients as well as a willingness amongst staff to offer background / administrative support to the MADAS. This frees up time for more dedicated one to one support for clients
 - Having a robust network outside core partnerships is an added strength. The money and debt advice worker needs to be able to call on outside expertise and support from the likes of Child Poverty Action Group in complex cases. Networking is also essential in terms of building reputation and forming new partnerships and outreach contacts, ie with Glasgow's Citywide Consortium

One great thing

Move On's partnership approach with the likes of The Citywide Consortium is testament to their Money and Debt Advice reputation and success in working with vulnerable young people and those affected by or at risk of homelessness.

Why would this approach work well elsewhere in Scotland?

There are many organisations in Scotland who take a similar approach to Move On in terms of service delivery, with a wide range of client groups. Continuously looking to good practice to help develop / evolve services, particularly in difficult financial climates where funding is stretched, is key to continued success.



What next?

More Choices More Chances

Move On's extended services focus primarily on the More Choices More Chances (MCMC) group. They have recently integrated their MADAS within existing group work and one to one provision. The money and debt advice worker, with Inspiring Scotland staff, has developed interactive half day and full day group sessions specifically designed to enable young people, not in education, employment or training, to engage and build positive relationships with mainstream financial advice and inclusion services. The sessions will focus on issues such as debt, financial capability, welfare rights and general money management.

Move On aims to promote their evolving MCMC services through internal consortium links, ie with Inspiring Scotland. Practitioners meetings, bringing together a whole host of organisations working across Glasgow with the MCMC group, are an ideal vehicle to get the dialogue started.

Outreach

Move On will continue to promote their relatively new partnership and outreach service with Flourish House, an organisation that enables people with mental health difficulties to gain a sense of well-being. The members of Flourish House clubhouse model are encouraged to recover confidence and skills whilst achieving social, financial and vocational goals. Given the vulnerability of many of those using the service, Move on have deemed it vital to offer a service, however due to financial / funding restraints, are only currently able to offer a half day surgery per week.

After an increase in referrals, Move On is currently in discussions with Glasgow's Helping Heroes. The possibility of establishing an outreach presence and regular surgery at the Helping Heroes Hub in the East end of Glasgow is being explored.

Current Financial Climate

The current financial climate is making it difficult to source funding, all at a time when services such as money and debt advice is particularly relevant and necessary, given the

economic vulnerability of those accessing Move On's services. The MADAS receives a small amount of funding through their contracted work with Glasgow City Council (Housing Advice and Financial Inclusion Budget). The remainder is through the BIG Lottery Fund and other trust funding. In order to continue to diversify MADAS outreach approaches in Glasgow, Move On are continually looking to attract new sources of financial support.



Scottish Centre for Regeneration

This document is published by the Scottish Centre for Regeneration, which is part of the Scottish Government. We support our public, private and voluntary sector delivery partners to become more effective at:

- regenerating communities and tackling poverty
- developing more successful town centres and local high streets
- creating and managing mixed and sustainable communities
- making housing more energy efficient
- managing housing more efficiently and effectively

We do this through:

- coordinating learning networks which bring people together to identify the challenges they face and to support them to tackle these through events, networking and capacity building programmes
- identifying and sharing innovation and practice through publishing documents detailing examples of projects and programmes and highlighting lessons learned
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