

**Moneywise
Project
Final Report
October 2015**

**Norma Brown
Moneywise Project/Leaving
Care Team**

Moneywise Project Background

The Moneywise Project is funded by the Big Lottery under the Support and Connect funding stream to help mitigate against the effect of the Welfare Reform Act. The Leaving Care Team was successful in gaining funding of £47,000 for a worker for a fixed term of 15 months. This post, which began in June 2014, is now coming to an end.

The remit of the post is to help Care Leavers, aged 19-21, navigate the benefit system and maximise their income.

The moneywise post has worked with 22 Care Leavers.

The Project has made financial gains of £137,000 to June 2015. Total financial gains of £171,000 are estimated to the end of the Project on 30th November 2015. These financial gains benefit both Falkirk Council and the wider Falkirk economy.

The issues presented by the service users are complex. These include:

- Poor mental and physical health
- Extreme poverty
- Rent arrears
- Benefit sanctions
- Multiple debts
- Food and fuel poverty
- Lack of access to computers to make and sustain benefit claims
- Lack of confidence and skills in meeting the new internet based claimant commitment requirements of the new Welfare Reform Act
- Lack of family/community support networks

Identified risks which have been prevented include:

Homelessness

Escalation of mental health issues including suicidal ideation

Alcohol and drug misuse

Poor Physical health in relation to lack of food/fuel

Offending to secure an income

Use of loan sharks

Susceptibility to predatory associations

Prostitution and sexual exploitation

Multiple debts

The benefits of the Project include:

Tenancy sustainment

Increased uptake of benefits

Income maximisation

Debt reduction

Engagement with services, including DWP, NHS, Trussell Trust, Criminal Justice, Community Advice, CAB,

Income generation for Falkirk Council and the wider Falkirk economy of £170, 000

The Project has been very successful in forging stronger links with our local DWP offices in line with the DWP Care Leaver's Strategy. This strategy acknowledges that Care Leavers are vulnerable and will struggle with the new requirements of the Welfare Reform Act. It requires Local Authority Through Care and Aftercare Teams to work closely with local DWP offices to help identify Care Leavers, so that DWP staff are aware of Care Leavers status through the use of "markers" on the DWP system.

The strategy also recommends provision of training to DWP staff to raise awareness of the issues Care Leavers face.

The Moneywise Project has prioritised this. The strategy has been implemented in the local DWP offices, following a series of training sessions. DWP have also agreed to provide Care Leavers with dedicated staff in line with best practice, to build up better relationships as well as gain a better understanding of the issues they face and the barriers they encounter in terms of benefit maintenance.

This has been so successful that it has won a DWP National Partnership Working Award.

MONEYWISE PROJECT JUNE 2014 - JUNE 2015

Number of Clients : 22

WR Summary Issue	WR Summary - Sum Financial Gain	Financial Interventions
Council Tax Reduction	£6,893.63	19
Debt Advice	£2,291.52	5
Discretionary Housing Payment	£1,134.34	5
ESA (Income Based)	£34,509.66	14
Food Parcel	£0.00	33
Fuel Top Up	£450.00	17
Housing Benefit/Local Housing Allowance	£32,454.60	17
Income Support	£2,998.59	1
Jobseeker's Allowance	£34,195.36	16
Other (Including Universal Credit)	£3,052.20	7
Student Bursary	£5,103.61	3
SWF Community Care Grant	£600.00	1
SWF Crisis Grant	£694.00	15
Universal Credit	£12,584.00	2
Report Total	£136,961.51	155

Projected Quarter for July 2015 - October 2015

WR Summary Issue	WR Summary - Sum Financial Gain
Council Tax Reduction	£1,723.41
Debt Advice	£572.88
Discretionary Housing Payment	£283.59
ESA (Income Based)	£8,627.42
Food Parcel	£0.00
Fuel Top Up	£112.50
Housing Benefit/Local Housing Allowance	£8,113.65
Income Support	£749.65
Jobseeker's Allowance	£8,548.84
Other (Including Universal Credit)	£763.05
Student Bursary	£1,275.90
SWF Community Care Grant	£150.00
SWF Crisis Grant	£173.50
Universal Credit	£3,146.00
Report Total	£34,240.38

Number of Interventions June 2014-June 2015

Cases opened from:	Number of Interventions
01/06/2014 to 01/09/2014	61
30/09/2014 to 08/12/2014	29
01/01/2015 to 31/03/2015	35
24/03/2015 to 30/06/2015	25

Sustainability

The vulnerable groups work stream of the Children's Commission discussed what provision may be available to this cohort of Care Leavers when the Project ends on 30th November 2015.

Laura Smith (Housing Support Co-ordinator) and Jenny Kane (Leaving Care Team Manager) were tasked with exploring options from within existing provision and met with the writer on 24th September 2015. Laura confirmed that she could prioritise responding to Care Leaver's crises from her pool of Welfare Benefit staff. However, this could only be in the form of office appointments and making phone calls on their behalf regarding sanction appeals etc.

She has also negotiated with Y People Reachout tenancy support service to provide enhanced provision to care leavers, in terms of additional hours of support.

Both of these measures will ensure that the local authority is meeting its Corporate Parenting responsibilities to care leavers.

However, these measures in themselves will not meet the needs of this cohort.

Evidence has been gathered over the life of the Project which shows that these young people cannot make contact with Universal Services without a worker to coordinate, support and monitor engagement.

RECOMMENDATIONS

The Children and Young People (Scotland) Act 2014 extended local authorities aftercare duties to continue to provide "advice guidance and assistance" to eligible Care Leavers up to the age of 25, on request.

The Moneywise Cohort have all requested this "advice guidance and assistance" and will continue to require support when the Moneywise Project ends on 30/11/15.

All local authorities were given funding from the Scottish Government to assist with the enactment of their new duties, including Funding for Throughcare, Aftercare and Eligible needs.

Falkirk Council's allocation for this financial year is £131,000

In order that Falkirk Council can fulfil its statutory duties to 19-25 year olds, including the Moneywise Cohort, consideration should be given to utilising this funding to continue the Moneywise Post on an interim basis till April 2016.

Consideration could then be given to funding an Integration Post from next year's Scottish Government funding.

The purpose of this post would be to work with all services and agencies with Corporate Parenting responsibilities to ensure they were working in an effective, joined up way, to meet the needs of older care leavers

Young People's Feedback

"I feel I would have been homeless if I didn't have this support. As Norma helped me get my house filling in forms, sending supporting letter to the council and being there for support."

20 year old single female Care Leaver.

"I was feeling very low until I started receiving support and help from Norma and now she has helped me sort my rent arrears. After helping me get my house she helped me get benefits I didn't know I could receive and food packages when we had no income. I now feel great as I feel I would have ended up homeless with rent arrears and no food for my family. PS Norma is the best!"

24 year old female Care Leaver with 3 year old son.

"Norma made a massive difference to my life when I was in hospital. Couldn't believe she managed to sort out council tax, housing benefit and benefits in one day. I'm so thankful."

19 year old single female Care Leaver.

"I don't see my mum, she doesn't help me. Norma and the Leaving Care Team are like a mum. Norma has sorted my benefits and rent and anything else I'm worried about."

20 year old single male Care Leaver.

"Being 21 I should have ended my contact with the Leaving Care Team some time ago, but I don't know where I would be today without their knowledge and support. I was very unprepared for what life on my own would bring and barely understood letters that were sent through my door. As a result I have ended up in hardship with mounting debts, no income and no knowledge on how to resolve any of it.

Thankfully after explaining my situation to The Leaving Care Team they were more than happy to help me through everything. I am more than grateful for everything they have done for me as I can't begin to imagine what my circumstances would be like if they had not given me the support to get through these issues."

"As Care Leavers we are thrown into the deep end as soon as we reach a certain age, we are helped to get set up in a house and that is where the team are meant to withdraw. We typically don't have the support of family around us to help through the difficult times or to teach us how to be independent in life. In my opinion we need the Leaving Care Team, they have become a staple in our otherwise difficult lives. Where others would turn to family we turn to the team and that shouldn't be confined to an age group."

21 year old male Care Leaver with partner.

"It is my personal belief that anyone can benefit from the services provided by The Leaving Care Workers in Falkirk and the surrounding areas. In my opinion they are one of the most respected members of the community. They work hard and on a

selfless mission to create harmony in the life of underprivileged and a minority of children/adults.”

“I value the work of the Leaving Care Services because of the help I have received and witnessed first-hand. They are essentially picking up the governments slack in providing young adults with the essential skills needed to survive in the world beyond their training...”

20 year old single male Care Leaver.

“Without the help of The Moneywise Project I wouldn’t have seen the end of my debt, I struggled to manage my finances and with help through Moneywise I finally got things sorted.”

20 year old single female Care Leaver.

“Norma built a relationship with me and spent a lot of time trying to get me on my feet. This made everything easier for me, especially the fact I could be open and honest about my financial situation. There were times where my mental health had taken over everything and Norma would help me take everything bit by bit when I was applying for ESA. Without her help I would never have known about or had the strength to approach DWP.”

23 year old single female Care Leaver.

“After almost a year I started having difficulties again and with The Moneywise Project I was able to call and arrange to meet up with Norma. I had arranged to go and see her in two days and we sat down and got everything sorted. As a Care Leaver I don’t have the same family support or emotional support as other young people who haven’t been through the care system so managing my money was a huge issue. I have been taken to doctor’s appointments, taken me to meetings with the council and had numerous support throughout my time in The Moneywise Project and I know until I reach the cut off age. I will continue to need that support from Norma for the years to come to be able to stand on my own two feet.”

19 year old single female Care Leaver.

“Norma’s work has benefited me in many ways. I do not feel I would have coped very well with finances on my own. She provides much more than just financial help, as she is very supportive and caring which is always great to have behind you.”

“I feel that the additional support is necessary for me as I have no support in other places and if it wasn’t for this service I don’t know what position I would be in. This service would/will support a lot of young people in a similar position to myself and in my opinion it should be something that is continued.”

23year old single female with 5 year old and 1 year old child.