The financial education challenges faced by vulnerable young adults and the issues of evaluating interventions in this area

CHASM Financial Education Conference 02.02.2017

Yr Prosiect ‘Byw yn Annibynnol’
The ‘Going it Alone’ Project

Educating young people across Conwy and Denbighshire on the realities of youth homelessness and independent living
The financial education challenges faced by vulnerable young adults and the issues of evaluating interventions in this area
The Going it Alone Project

- **Aim:** To prevent youth homelessness in Conwy and Denbighshire through education and raising awareness.

- **Funded by Welsh Government Homeless Prevention Grant and Grwp Cynefin**

- **Work in partnership with Local Authorities Conwy County Borough Council and Denbighshire County Council, and Registered Social Landlords Cartrefi Conwy and North Wales Housing**
The Going it Alone Project

1. Deliver an information and advice service for young people across Conwy and Denbighshire

2. Deliver a programme of early, targeted help to young people most at risk

3. Deliver a flexible outreach programme of support to young people in temporary and supported accommodation
1. Information and advice

- Resources/methods of communication: Leaflet, ‘signposting contacts card’, app, website, social media, films, GIA Board Game
- General awareness sessions to Schools, Youth Services and other agencies
- Drop ins, ad hoc outreach advice
2. Early, targeted interventions/projects

- Independent Living Skills/Leaving Home Education for vulnerable young people e.g. Care Leavers
- Targeted work in Schools to focus on transition to independence and increase qualifications using Shelter Cymru ‘Housemate’ unit
3. Outreach support/ skills development

- Prevention of ‘reoccurring’ homelessness
- Skills programme for independent living using various accredited programmes including Shelter Cymru Housemate and ‘Renting Ready’ by Crisis
- Additional sessions/ workshops for confidence building, communication skills and problem solving
Financial Education in Wales – Housing Perspective

- 10 Year Homelessness Plan – Welsh Government 2009-2019
- Awareness raising, leaving home education and early intervention adopted in local authority strategic plans
- ‘Preventing Homelessness and Promoting Independence: A Positive Pathway to Adulthood’ 2016 – Key Strategy underpinning the importance of early and ongoing educational work
Financial Education in Wales – Housing Perspective

- Shelter Cymru’s Education and Youth Service & Education Advisory Group
- Members represent the statutory, voluntary and private sector - interest in leaving home education and youth homelessness prevention.
- Feedback and ideas on the direction of Shelter Cymru’s Education and Youth Service.
- Forum for sharing information and good practice and mapping activity on leaving home education across Wales.
- Provides an opportunity to inform and link with Welsh Government
The Positives

- Political will and Welsh Government is ‘accessible’ – Shelter Education Advisory Group.
- Well developed partnership working, culture of sharing good practice, resources and avoiding duplication
- Wide coverage of projects across Wales
- Ever developing quality resources
- Excellent outcomes and feedback – Short Term
The Challenges

- Link between gap in essential skills and homelessness – Inside Housing, Homeless Link, Crisis

- Engagement with vulnerable groups – Within School, out in the Community

- Financial education needs to be broader – For all young people – With particular focus on ‘at risk’ groups and those living independently, on benefit level incomes, without fully developed skills
The Challenges

- Evidencing outcomes and funding
- Most early preventative, educational projects funded
- Welsh Government Homeless Prevention Grant - How does the project support Local Authorities in preventing homelessness under the Housing (Wales) Act 2014?
- Demand and competition for funding will increase
The Challenges

- What we can demonstrate:
  - Draw attention to research and National/Local policy highlighting need for early intervention/educational initiatives
  - Link between research showing risk of homelessness reduced through increasing awareness and qualification and projects’ feedback, attendance and accreditation statistics

- What we need – Robust methods to prove prevention of homelessness/reduction of risk for funders
Diolch
Thank you