

# *The Manna Society Newsletter Spring 2018*

*Working with homeless people & those in need*



## **Not just a Housing crisis**

By

**Eleanor Smith**

**Housing & Welfare Advice Worker**



Years of graft and good fortune have meant we have long established relationships with housing providers that are able to offer the one simple but vitally important thing that for many of our clients will make all the difference: a roof over their head.

For other clients, their needs are not quite that simple.

People with multiple longstanding overlapping problems in the areas of mental health, substance misuse, learning difficulties, contact with the criminal justice system and long periods of sleeping outside need the right care and support to be able to sustain a safe and comfortable home. For example, somebody self-medicating for painful mental health problems by using street drugs may then get into debt, meaning they cannot pay their rent and then lose their house. Or they may go to prison, causing them to lose their accommodation and struggle to get employment. The process of overcoming these problems when they are taken together can seem completely overwhelming and hopeless for the individual faced with them. These issues are also often dealt with by separate specialist services which the person must then navigate –itself a daunting task. Taken together, these kinds of experiences are sometimes referred to as ‘Multiple Exclusion Homelessness’.

Each person is entirely unique in the way they experience these issues, how they are affected and what works for them. The response of social care services to people like this must therefore be tailored and nuanced, utilising skilled workers who are able to use their professional judgement on a case by case basis. These kinds of services cost money, and funding for services designed to help people with these kinds of multiple complex issues to stay in their homes used to come from a ring fenced funding pot called ‘The Supporting People Programme’, which was given to local authorities in order to find solutions to ending the vicious cycle of Multiple Exclusion Homelessness. However, in 2011, the ring fence was removed, and cash strapped local authorities found themselves having to divert money away from the kinds of specialist support projects needed in order to prop up their mainstream social care services, which faced massive cuts.<sup>i</sup>

Speaking about cause and effect in homelessness, a recent piece of research from the Journal of Housing Studies (Homelessness in the UK: Who is Most at Risk?<sup>ii</sup>) found that, contrary to the oft repeated and well-meaning mantra ‘homelessness can happen to anyone’, certain factors in a person’s life made them more likely to experience homelessness than the average person. Starkly, they found that ‘experience of (childhood) poverty very often predates, and is a powerful predictor of (adult) homelessness’. Another study by Heriot Watt University entitled ‘Multiple Exclusion Homelessness across the UK found that ‘The chronological ordering of MEH (Multiple Exclusion Homelessness) relevant experiences is remarkably consistent within people's life histories, with substance misuse and mental health problems generally preceding experience of homelessness, including rough sleeping, and other adverse life events’<sup>iii</sup>. This does not mean that homelessness cannot happen to anyone – just that it is much more likely to happen to people who have had these kinds of experiences.

This would seem to paint a very bleak and damning picture, where we as a society repeatedly miss opportunities to positively intervene in people's lives from a young age, leading to a snowball effect of different problems accumulating and exacerbating one another, eventually manifesting in the visible and shocking condition of entrenched rough sleeping. Well-funded preventative solutions are needed in order to stop homelessness before it starts.

In short the phenomena of homelessness does not just call for houses for homeless adults, but also for adequately funded social care, and for an end to living conditions in the UK that cause poor children to become homeless adults.

<sup>1</sup> <https://www.theguardian.com/society/2017/dec/05/supported-housing-vital-local-government-funding-discretionary>

<sup>1</sup> Vol 33, Issue 1 pp 96-116

<sup>1</sup> <https://www.hw.ac.uk/schools/energy-geoscience-infrastructure-society/research/i-sphere/homelessness-social-exclusion/multiple-exclusion-homelessness.htm>



## **Is it just a matter of perspective or have things really got worse?**

**By**

**Bandi Mbubi**

**Manna Centre Director**



Two people may go through a similar experience but come out of it feeling completely differently about it. For example, after a terrible road accident, the experience may traumatise you so much that you stop driving altogether. Realising how close you came to dying may change the way you look at life. You may realise for the first time how fragile life is in a deep and personal way. But that realisation can be debilitating, causing you to feel more vulnerable than you'd otherwise feel. For another person, at least after some time, it can be liberating. It's almost as if they've had a second chance at life. It may become an opportunity for them to review their life and decide to go after deeply held personal interests they may have neglected for fear of failing at them. But what makes us react so differently to life events?

My view is that it's our personal philosophy which shapes the way we end up feeling about important life events. Some of us will always argue that a glass half-full is definitely half-empty and cannot be persuaded otherwise. I used to think that I was one those who always argued that it is half-full, but I'm starting to doubt it. The more I analyse my thoughts about things, I'm starting to wonder whether I haven't become a pessimist or perhaps cynical. A friend once told me that cynicism comes with age, does it?

So when earlier this year, in January, the National Audit Office published its figures about rough sleepers in England, I went into panic mode. I wondered whether it was just the way I looked at things or the reality is that bad. The NAO reports that since 2010 to date, rough sleeping has increased by 169%. The snapshot survey they carried out at the end of last year, along with estimates local authorities across England provided them, lead them to conclude that every night 4,751 sleep rough. I worry that, as a country, if we don't introduce ambitious measures to change course, numbers of rough sleepers on our street will continue to rise and become a normal thing.

Crisis, an organisation which works with homeless people, carried out an important piece of research which puts the numbers even higher. According to this research, during the year 9000 people sleep in buses, cars, trains, etc. They are not always accounted for when statistics are collected. Similarly, charities working with homeless people in London, including the Manna Society, argue that the real figures must be higher.

Through our work with homeless people we see and work with in London, charities collect and store valuable information in a database called CHAIN. According to CHAIN, last year 8,108 slept rough.

Whether our perspective is more pessimistic or optimistic, the reality is still the same, numbers have risen and may continue to do so even further. We cannot leave this to chance, we have to do something about it. We shouldn't and mustn't accept this new 'normal'. We can of course despair that things can never change, but if we were to do so we'd lose before we even begin.

Perhaps as Christians and people of goodwill, we can draw inspiration from the feast of Easter, which symbolises rebirth. The passing of life through death to be reborn. The triumph of hope over the despair of death. People of old understood this and even in spite of adversity, they believe things could get better and fought for progress.

I realise that for many Christians and churches this often means addressing practical needs of people, but perhaps we ought to do more than that. We should seek policies to correct the economic systems which keep people in poverty. As the cliché goes, we must fight both the symptoms and the causes of poverty. Social justice is what we really need, not just feeding the poor. This wouldn't always earn us friends as Archbishop Helder Camara experienced when he challenged the unfair system which kept people poor in Brazil leading him to exclaim: "When I give food to the poor, they call me a saint. When I ask why the poor have no food, they call me a communist."

Without such courage, the NHS would never have seen the light of day, as it was introduced at the end of the Second World War, arguably when the UK was less wealthy than it currently is. Is it really a matter of perspective how we view life and political action?

***Fancy raising money for us by  
running 10k through central  
London?***

The British 10K London Run takes place on  
Sunday 15<sup>th</sup> July 2018.

Starting at Piccadilly & finishing on Whitehall  
Passing St James Palace, Trafalgar Square,  
St Paul's Cathedral, Big Ben,  
Westminster Abbey & Parliament Square.

**We have 6 places for this 10K Run.**

If you feel up to the challenge and can raise a  
minimum of £200 we would be delighted to  
hear from you.

Please contact Paddy at  
[mail@mannasociety.org.uk](mailto:mail@mannasociety.org.uk)

More information about the run itself can be  
found at  
<https://uk.virginisport.com/event/westminster-2018>



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## The spiral of debt

By

Margaret Shapland

Housing and Welfare Advice Worker



### Death in a doorway

In this piece, I am going to talk largely about the impact of debt on the people who use our services but I just wanted to draw your attention to the death of one man that hit the newspapers just over a week ago.

He was a rough sleeper who died just inside the tube exit to Westminster where many of those who work within the palace of Westminster walk each day. We are told that his death provoked “emotional reactions” among MPs, there was a heartfelt piece in The Guardian by our local MP, Neil Coyle, expressions of its inhumanity by the Portuguese president for the death of one of their citizens on our streets. Yet this person was one of the 4 rough sleepers who have died on our streets since the start of 2018.

As the “beast from the east” wreaks its havoc across the length and breadth of the country - homeless organisations such as ourselves will be seeking to find placements albeit temporarily so we can work towards a better longer-term solution for our people whilst they have at least somewhere to stay warm and dry overnight, where there is a hot meal, where there is a welcome.

*“Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pound ought and six, result misery.” - Charles Dickens, David Copperfield*

### The debt burden

Moving on, the honest truth is that our client’s problems often don’t go away once they are housed. Statistics published by the Money Advice Service tells us that 8.3 million people in the UK acknowledge they have problem debts. The Family Resources Survey reports that 20% of the poorest fifth of the population say that they have problem debt – those debts relate to what most of us would consider to be essentials – they are debts relating to electricity, gas and other household fuel bills, Council Tax, phone bills, hire purchase, water rates and rent or mortgage payments. Among them are priority debts such as rent – failure to pay resulting in eviction. This is set against a picture in London where the median weekly rent of £247 is higher than the median weekly mortgage repayment at £197(FRS – 2017 release). Then, there is council tax debt – where escalating costs of the debt is placed in the hands of enforcement agents, bankruptcy proceeding may be brought and at the extreme, commitment to imprisonment. Failure to pay gas or electricity risk disconnections.

“The Conversation” undertook a piece of research conducted by Maureen Crane, called “Rebuilding Lives” a long-time expert in applied social research particularly among those who are or who have been homeless. It found that people who had been homeless and then resettled for 5 years – 65% of them were living below the UK poverty line, 50% ran short of food at times and were not able to heat their homes. Over the time that the research took place – a five-year span – it was found that 75% of those involved in the study owed money and that 33% of those had accumulated debts of over £1,000. These debts related to rent, general household bills and council tax – critical debts with a real impact on well-being.

### The key reasons why debt arose

At the heart of the indebtedness are reasons we know only too well. They are:

- The suspension or withdrawal of social security benefits – 75% of those involved in the study relied on benefits as their sole source of income and some 24% of those interviewed had experience of their core benefits being stopped or suspended in the last twelve months. Many do not have a support network that they can turn to help them through. They do not have family and friends who have the financial capacity to assist them over a rough period.
- Difficulties in finding a job that delivers a “steady” income with enough hours was problematic. Casual sporadic working and zero hours contracts generally meant that work was irregular and incomes low. Working with such clients myself, keeping financial affairs in balance can sometimes seem as though you need to be a Nobel Prize-winning mathematician or economist. Such insecurity for people who often have no other source of income makes it harder for people to establish themselves and live truly independently. Most of the study participants on zero hours contracts wanted to work more hours but the option was not available to them.
- Changes in the housing market most markedly the shortage of social housing, so the private rented sector has increased. The housing outcomes for those in the study resettled into private tenancies had poorer housing outcomes than those in local authority or housing association tenancies. There was a higher likelihood of having to change a tenancy several times and 36% of those resettled into a private tenancy had become homeless again. Housing instability resulted from factors such as fixed term tenancy agreements, difficulties making the rent payments, poor housing conditions and disagreements with landlords over repairs and maintenance. Our own experience is that we see more examples of cyclical homelessness; sadly, we are seeing clients come back to us having lost tenancies through no fault of their own. This disruption to their lives has catastrophic effects – making it harder for them to maintain work, increasing levels of stress, adding expense in terms of finding money for the move itself, storage of belongings, getting back costs paid up-front such as deposits.

### **Breathing Space – the consultation**

Recently the Treasury invited responses to the question of how debt might be more effectively managed by the introduction of a “breathing space” scheme and statutory debt management plans. The consultation closed on 16<sup>th</sup> January this year and related to a manifesto promise from the Conservative party. Essentially, it would:

*“implement a breathing space scheme, with the right safeguards to prevent abuse, so that someone in serious problem debt may apply for legal protection from further interest, charges and enforcement action for a period of up to six weeks. Where appropriate, they would be offered a statutory repayment plan to help pay back their debts in a manageable way” – HM Treasury*



*Happy Spring!*

Shelter among others responded to the consultation urging the Government to be extremely flexible in the design of the scheme. Specifically, they asked that

- The criteria should not be restricted to those in serious debt as you need it to be available to anyone who has a problem debt to prevent escalation to a position of more serious debt.
- To limit the requirement for eligibility to just the maintenance of active involvement with a debt adviser.
- That it should not be necessary to make repayments over the six week period.

- Flexibility over the time frame of breathing space protections to be extended where a repayment plan has been identified but yet to be finalised. In Scotland, there is an existing Debt Arrangement scheme seems to indicate that the period needs to be longer. They cite evidence from Step Change – a debt advice charity – which showed the scheme needed about 120 days on average to seek advice and apply the right debt solution.
- That the scheme should be applied to all existing debts. Shelter has found that many seeking advice from their debt service are in debt to public bodies and these bodies can be among the most forceful in their debt collection activities and often all key information on the totality of the debt is missing.
- Being able to identify all debts applying to the individual to make sure that they are all included in any arrangement.
- A payment plan may not be suitable for all sectors – such plans tend to suit those who were in a relatively stable financial situation who had experienced a temporary shock to their finances resulting in missed rent or mortgage payment for those who are finding that they are continually struggling, a payment plan may not be a sustainable option because of lack of regularity in their income or where unexpected expenses are more likely to present – for families, school uniforms or school trips for example.
- It should focus on priority debts – rent arrears, council tax and utilities.
- Flexibility so token payments or limited suspension of payments are allowed to manage income fluctuations with no additional charges being added.
- Agreeing a plan – sometimes single financial plans fall apart and one creditor will just not agree to the terms. The Government needs to take account of this in the design of the scheme.

We'll see how this progresses. In the meanwhile, we will continue to help our clients by any means possible to manage their financial affairs and to seek relief if needed from the debts. When you have clients telling you that they have 54 pence in their purse or wallet, where they are existing perhaps on about £150 a month after their rent is paid, where they have no money for food – it is untenable. The anxiety due to the constant juggling takes its toll. That said, providing people feel enough trust in us to work with us on debt management and the fact that we are sometimes able to get them “breathing space” by accessing a grant or help with rent repayments through schemes such as discretionary housing payments or approaching the housing options department to help financially rather than have someone in their borough lose their home. It is not a “forever” fix but it gives time to get to a position where people are not suffering from an immediate crisis but we can budget plan, look at streamlining finances and hopefully, in the end, being able to move them forward to get the support needed and to live within their means.





## A flexible implementation of rules

By

Karolina Muszynska

Housing & Welfare Advice Worker



*"There is no exception to the rule that every rule has an exception."*

James Thurber

It is the end of February and most of us are a little bit tired of the winter cold and darkness. I am usually mildly depressed at this time of year, longing for the sun and light. When I am in this state of mind I tend to focus on the negative aspects facing our clients and vulnerable people in general. Although there is a lot of talk about social inclusion in public debates and plenty of new services are being created to tackle the problem homelessness is actually on the rise.

Statistics published by the government on 16 February 2018 reveal that there was an 18% increase in the number of people rough sleeping in London in 2017 compared to the previous year. And these numbers are for rough sleepers only. Sofa surfers, people in temporary accommodation, those who sleep on buses, squatters etc. were not counted here at all. It is very sad, especially when you take into account that we live in one of the richest countries in the world.

The current approach to tackle homelessness is failing – I have no doubt about it. We need a bit of outside the box thinking to change it.

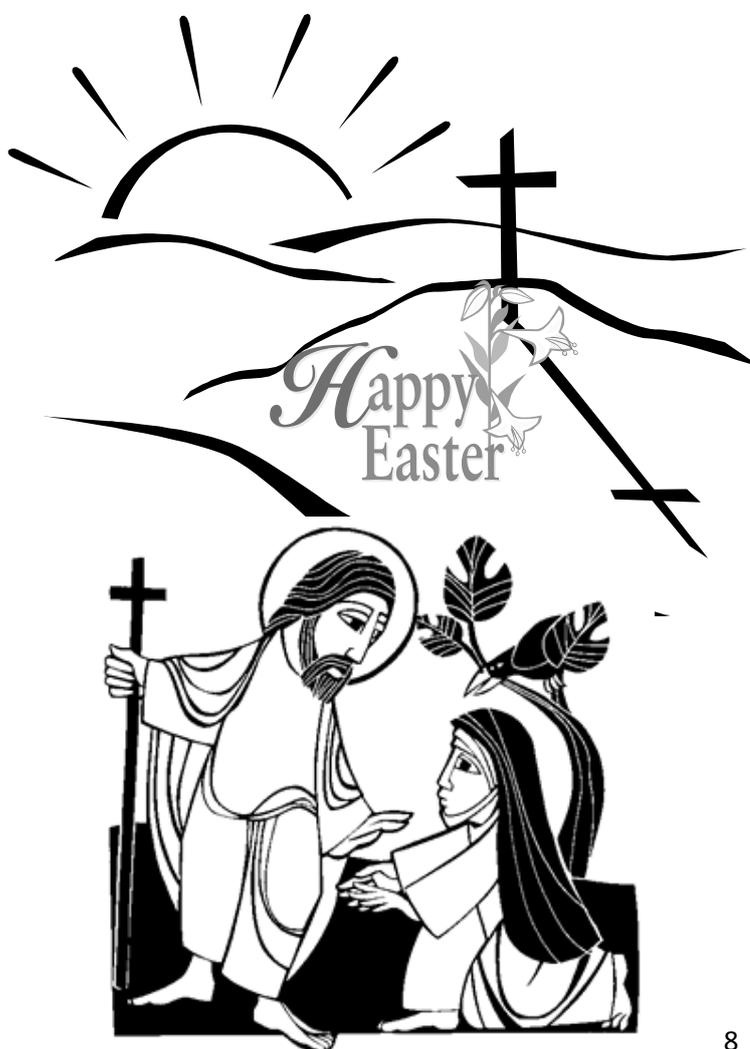
In our work we see that there is a lot of unnecessary homelessness – cases that could be prevented, periods spent outside that could be shortened. The next statement is going to be controversial but I do believe that when various statutory and non-statutory homeless organisation are too strict and rigid with their rules, they are actually contributing to the problem, instead of solving it. Rules are important; they guide us and guarantee that everyone is treated equally. At the same time we should always leave a small space for discretion because one size never fits all. This is particularly important when we are dealing with already disadvantaged people because by treating them unfairly we only double their exclusion, weaken their self-confidence and lessen their chances of recovery from their difficulties and traumas.

I will give you give you three examples for food for thought.

Ken is Irish, in his early fifties and has been known to us for 4 years. He has all his benefits in place, has no particular support issues apart from being very, very angry and refusing any offer of accommodation unless it is a council property. He has been sleeping rough for most of the time he has been known to us. Prior to becoming homeless Ken used to live happily in his council flat. When his mother became very ill and required someone to care for her he decided to give up his council flat and moved to his mother (council) flat. He naively assumed, without checking the rules of her tenancy that he would be allowed to live there after her death. Unfortunately that was not the case, the rules of her tenancy agreement disallowed the succession and he got evicted after she passed away. He is angry because he did all the right things; he gave up his own flat to be fair to the council and took care of his mother, but ended up on the street. He came back to the council to ask for help but was told that they cannot assist because he made himself intentionally homeless by giving up his own flat. In addition, as a single person with no support needs he would not be treated as being in priority need and therefore his best option is to look for an accommodation in the private market. This is one of those cases when yes, everything was played by the rules but you can clearly see why he feels so upset. Local Authority got two properties back and a terminally ill resident was well looked after. Ken became homeless. Moreover a lot of money and resources has been spent by services that have been supporting Ken while he is homeless. Perhaps if Ken got his flat back then, he would be working by now and supporting himself.

Jake is 12 years old. No, he is not our client. He is a boy that my neighbour temporarily looked after while social services were searching for the right foster family. He is a lovely and smart boy. Both parents struggle with heroin addiction and are unable to take care of him. He already was with two foster families and changed schools a few times. As a result of all these instabilities in his life his behaviour is not always perfect. A few weeks ago he moved again to a new foster family and changed school again (the second time this year). I had a chat with my neighbour yesterday and he told me that the current school is considering excluding Jake because of his misbehaviour. Yes – I understand that he broke some essential school rules. But again exclusion in these particular circumstances will just make his situation worse. It does feel wrong and unfair.

Jeff is 32 years old. He came to see me a few weeks ago for the first time. He has been very honest with me from the start. He told me about his mental health problems, difficult upbringing, past heroin addiction, prison stays and current cannabis use. He told me that he is learning to cope with his problems and is very determined not to get into trouble again. He came back to London to be closer to his 5 year old daughter because he realised that by being absent from her life may cause her emotional difficulties that will follow her through her life. He used to be fostered as a child so he knows how it feels. He showed me a picture of his daughter and I must say, I was very touched by his maturity and openness. We discussed his housing options and he said he would be happy with whatever was available as long as it was in London. All he wanted was a stable place to stay so he could take care of himself and be able to spend time with his child. Easy I thought. I made two referrals for him but both were declined due to his cannabis use. Again he had done the right thing, he was honest about his cannabis use when he applied for housing. Accommodation providers refused him as their rules said so. Jeff is trying to make a positive change to his life and to contribute to his daughter's life also. If he continues to be on the street he may get frustrated and turn to harder drugs that he has used in the past. We will continue trying to find him accommodation.



## We are in need of the following items

### FOOD

Sugar  
 Powdered Milk  
 Tinned Tomatoes  
 Rice  
 Coffee  
 Tinned Fish  
 Tinned Meat  
 Black Pepper

### MEN'S CLOTHES

Underwear  
 Jeans  
 Socks  
 Trainers  
 Trousers

### MISCELLANEOUS

Soap  
 Blankets  
 Sleeping bags  
 Toilet rolls