



Care Leaver Payment Consultation

Introduction

Includem is a Scottish charity that works with children, young people and families to help them transform their lives. We support children, young people and families to make positive life choices and progress towards the type of future they want to live.

To do this, we work with social services, schools and criminal justice services to identify which children, young people and families could benefit from our support. We then engage the child or young person and their family or carer to develop a package of support, tailored to their specific needs.

Our support is unique to each individual. There is no ‘one size fits all’ when it comes to helping children, young people and families to achieve positive outcomes.

We work with children and young people aged 0 – 26 across Scotland.

We are well placed to respond to this consultation on behalf of the young people we work with, many of whom have ‘care experience’. Their views have shaped this consultation response through engagement with colleagues in the organisation.

Consultation Response

- **Purpose of the proposed Care Leaver Payment**

The Scottish Government proposes the establishment of a Care Leaver Payment. The purpose of the payment is to help reduce some of the financial barriers which young people face whilst moving on from care into adulthood and more independent living.

1. How well do you think the name of the payment represents its purpose and intention?

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2. Do you think the payment can fulfil the purpose set out above?

- Yes
- No
- **Unsure**

Please explain your answer.

- **Payment amount and processes**

Previous commitments made by the Scottish Government indicated that the Care Experience Grant (now known as the Care Leaver Payment) would be an annual payment of £200 for 10 years.

Based on stakeholder feedback and early user testing, the Scottish Government has revised its approach to the Care Leaver Payment.

The Scottish Government now proposes the Care Leaver Payment is a one-off lump sum payment of £2000.

This change reflects views on the current cost of living and the potential limited impact of yearly payments of £200. It has also been highlighted that it could be challenging to deliver annual payments over 10 years without a re-application process.

3. What are your views on the revised approach proposed by the Scottish Government?

While we appreciate the thought that has gone into the revised approach, we believe that it is imperative that young people have a choice about whether they receive the payment as a one-off lump sum or in yearly payments.

If re-application is required for annual payments, it is important to make this process accessible and co-designed with young people who have experience of the 'care system'. The re-application process should be simple and consistent across local authorities in Scotland to ensure young people have a positive experience regardless of where they reside.

4. How helpful would a payment of £2000 be at the point of moving on from care?

- Not at all helpful
- Somewhat helpful
- Helpful
- Very helpful

Research has shown that care experienced students are among the worst affected by poverty. Who Cares? Scotland [highlights](#) that adults with ‘care experience’ are being left to struggle and face stark inequalities in areas including health, socio-economic deprivation, education, employment and housing.

A payment at moving on would provide young people with a degree of security. During the Care Review a lack of financial support was highlighted by several as being a huge stressor after leaving care, particularly experiences of having poor budgeting skills and high levels of debt. Moving on can be a difficult and stressful time and mitigating financial pressures a little can be valuable. However, the administration and support for the payment and subsequent budgeting must be part of the package of support if the payment is to have the desired effect of supporting young people. We suggest that further exploration into financial exploitation and care-experienced young people could improve the development of financial support alongside this payment.

5. Would it be beneficial for applicants to have a choice in how their payment is made?

For example, having the payment made in instalments of smaller amounts over a period of time rather than as a lump sum.

- Yes
- No
- Unsure

Please provide any suggestions you have.

Young people who shared their experiences during the Care Review and since have explicitly spoken about feeling a lack of control and choice during their experiences of care. Many feel ill equipped for moving on as a result of the gap in service provision and the sometimes arbitrary cut-off points that eligibility criteria and the legislative landscape in Scotland. Providing choice and control about the payment is therefore imperative. Young people who are eligible for the payment should have support of their choice in making this decision and should be able to:

- Take their time
- Change their mind
- Access support for budgeting and other financial support
- Not feel pressured to make a particular choice.

6. At what point would it be most helpful for care leavers to receive the payment?

- In preparation of moving on from care
- At the point of moving on from care
- Within one year of moving on from care
- Within 18 months of moving on from care
- Other

Please explain your answer and provide any other suggestions you have.

As with previous answers, choice and control over the time of payment should be individualised and supported in a person-centred way. The young person should agree to the arrangement that works best for them based on their circumstances.

Impact of the proposed Care Leaver Payment

7. What might this payment help young people achieve when they are moving on from care?

- supports further education
- builds independence through accessing driving lessons
- young people being able to involve themselves in age and stage experiences to make them feel the same as their peers that are not care-experienced.
- Can help reduce stigma

It is worth noting that this payment is not a replacement for section 29 monies from local authorities. After the Care-Experienced bursary was set up, some local authorities took an abdication of responsibility in regard to supporting care experienced people - for example, limiting access to section 29 and taking money away from foster carers and supported carers which in turn, meant they wanted care experienced young people in receipt of the bursary to pay their own way. This practice has now been stopped however, clear guidance must be created to ensure this is viewed separately and not an "either, or".

8. Do you think this payment could have any negative impact on young people leaving care?

Needs to be looked at as part of a plan to guide and encourage the young person to spend appropriately - this would be the same for a young person who has not been in care receiving for example a bursary/loan for further education and them making choices in how to spend it.

Eligibility Criteria for Applicants

The Scottish Government proposes that people leaving care from the age of 16 will be eligible to apply for the payment if they are looked after by a local authority in Scotland at the point of moving on from care.

The care settings and placement types which would be considered eligible include:

- foster care
- residential care
- formal kinship care
- informal kinship care where a Kinship Care Order is in place (as per section 72 of the Children and Young People (Scotland) Act 2014)
- secure care, and
- those in receipt of Continuing Care, which is where a young person born after 1 April 1999 who is looked after in foster, kinship or residential care is eligible to remain in their current care placement until they turn 21.

9. What are your views on the proposed eligibility criteria for applicants of the payment?

We suggest that young people who are ‘looked after’ at home should also be eligible for this payment. Often these young people have the least allocated resources and the poorest outcomes.

10. Is there anything else you think the Scottish Government should take into consideration related to eligibility criteria for the Care Leaver Payment?

Age Requirements for Applicants

The Scottish Government proposes that young people moving on from care, aged 16 to 25, will be eligible to apply for and receive the payment.

The reasoning for the age range proposed is that it will include the cohort of young people with care experience that the Scottish Government thinks should receive a Care Leaver Payment.

This age range includes individuals leaving care from the age of 16 and individuals potentially in receipt of Aftercare support, which care leavers are eligible to access until they reach their 26th birthday.

11. What are your views on the proposed age requirements for applicants of the payment?

We think the age requirement should be extended to 26 to reflect young people who are eligible to access Aftercare support until their 26th birthday. Moving on from care can be a practically and emotionally challenging time and extending the age requirement by a year would grant young people an additional year to apply for the payment.

Income Requirements for Applicants

The Scottish Government proposes that an individual's income should not impact their eligibility for the payment.

The Scottish Government also proposes that the receipt of this payment should not negatively impact an individual's entitlement to other support.

12. What are your views on an applicant's income impacting their eligibility for the payment?

Includem welcome the Scottish Governments proposal that this payment should not be means tested.

13. What are your views on this payment impacting an individual's entitlement to other support?

We agree with the proposal that this payment is delivered independently from other benefits or assistance and does not impact a person's entitlement to other support.

The Application Process

The Scottish Government is considering which body or organisation could deliver the proposed Care Leaver Payment.

To help inform this decision, consideration is being given to how the application process and receipt of the payment will be experienced by applicants.

14. What should the experience of applying for and receiving the proposed Care Leaver Payment look and feel like for applicants?

Care Leavers should feel that they have knowledge and information about the payment, how to apply for it and the different options for claiming it. An important aspect of this is support from a person, or people, of choice that can support the young person during their application and also in decision-making about how and when to receive the payment.

Support to Apply for the Payment

The Scottish Government proposes that support is provided to those who require it when applying for the payment.

15. Do you think young people should have support to apply for the payment?

Yes

No

Unsure

16. What support might a young person need when applying for the payment?

Young people may need access to accessible information, support to complete applications, advocacy to support decision-making as well as financial advice around budgeting.

17. How should this support be provided?

Support should be easily accessible, clearly sign-posted, and adequately funded to meet the needs and demands of young people entitled to the Care Leavers Payment

Support for those who have Received a Payment

The Scottish Government is considering what further support, such as financial management support, may be required for those who receive the payment.

18. What support might a young person need once they have received the payment?

Young people and those who have received the payment should have ongoing access to financial support and budgeting support as well as safeguarding support where exploitation is a risk.

Any support provided should be trauma-informed, use appropriate language and actively work to reduce stigma experienced by young people with ‘care experience’. The Care Review highlighted that for some people, it was felt that they were never supported to understand their rights or to understand where they could find the needed support. This was felt most noticeably when leaving care, with individuals feeling abandoned and left to find their way on their own.

19. How should this support be provided?

Provision of this support should be dictated by the young person themselves. Young people should have a range of options available to them including face to face advice, a helpline, a dedicated agency or service to provide this support. When designing support provision, care should be taken to consider and mitigate barriers most frequently faced by people with ‘care experience’.

Awareness and Publicity

The Scottish Government wants to ensure that as many people as possible who may be eligible for the payment know about it and have the opportunity to apply. In order this information is widely shared and understood, we will use a variety of methods of communication including but not limited to:

- public awareness campaigns
- social media
- community hubs
- healthcare practices
- educational establishments, and
- key workers in the lives of children, young people and their families.

20. Are there any other communication channels you think we should consider which have not been set out above?

Social Security Scotland advocacy staff, third sector organisations who work with young people and people who have ‘care experience’, financial institutions,

Future Consideration of Financial Assistance for People with Care Experience

Legislation is required to deliver the proposed Care Leaver Payment. A provision has been included in the Social Security (Amendment) (Scotland) Bill which will allow Scottish Ministers to provide financial assistance to people with experience of the care system. The proposed Care Leaver Payment would be delivered using this legislation.

A further consultation will be conducted on the details of the payment and its administration in advance of the power in the Social Security (Amendment) (Scotland) Bill being exercised.

21. Is there anything else you think the Scottish Government should consider in the development and delivery of the payment?

The payment amount should be reviewed annually to take into account inflation, cost of living and other factors which may affect the transformational power of the payment.

Review of delivery, support for accessing the payment as well as uptake should also be part of this monitoring process to ensure the payment is accessible to those who are entitled to it.

It is crucial to ensure that access to the payment does not lead to a shift in young people being prematurely encouraged to ‘move on’.

22. What other financial assistance might those with care experience benefit from in the future?

Financial assistance should consider the whole life of the person and be geared towards access to safe and adequate housing, support for skills and development, employment, access to affordable transport, as well as activities geared towards maintaining and/or improving the mental health of people with ‘care experience’.