

Financial Support for Young People Leaving Care

Care Leavers who are aged 18 to 21, who have left care (or up to 25 if in full-time further or higher education) and have entitlement to public funds can apply benefits if not in full time employment. Where a young person is not in education or employment then they are expected to maximise the take up of these benefits. A care leaver in education or training will be eligible to apply for Income Support and Housing Benefit.

The Leaving Care team will assist with financial support until these claims are processed, but there is an expectation to apply for these benefits.

We will also pay the cost of special clothes or expenses associated in maintaining education, employment or training.

Young People who return home 'Qualifying'.

When a Care Order ceases, or for young people who were looked after under Section 20, if after 6 months the return home is successful their leaving care status changes from Relevant to Qualifying. Payment of any personal allowance will then cease as there would be an expectation for the parent to support their child in claiming eligible benefits. Parents who are in work and earning over the tax credit limit will be expected to support their child.

If a return home is unsuccessful decision may be made to revise support to be subject to Eligible or Relevant status. They would then be treated financially as any other care leaver.

Financial Support for Former Relevant Young People (Care Leavers) Additional Help with Rent and Housing Support Costs

Under certain Circumstance the Leaving Care Team can fund:

- Additional costs associated with the individual staffing support provided to care leavers who live in semi supported living accommodation.
- The start-up costs of a tenancy such as the costs of deposits and retainers for privately let tenancies.

The Personal Advisor will assess their Care Leavers needs for such additional costs and will provide further advice about support with housing costs.

Benefits

Care leavers may be able to apply for a range of state benefits and allowances. Some benefits, but not all of them such as DLA, will be taken into account when calculating the level of financial support that you receive from the Leaving Care service. Your PA will help you to claim any benefits and allowances that you are entitled to receive.

Additional Information about the benefits that care leavers can claim whilst at university and the support that PAs can provide to care leavers can be found at:

www.ncl.ac.uk/students/wellbeing/assets/documents/CareLeavers.pdf

The Children (Leaving care) Act 2000 introduced new financial arrangements for care leavers and made it clear that the responsible authority will normally be the young person's primary source of income. Access to Income Support, JSA and Housing Benefit for most 16/17 care leavers was removed.

The experience of those who have left care and are living independently, informs us that difficulties in managing budgets effectively on a low income, is one of the main areas that care leavers have problems with. Therefore it is important that young people start to think about how they manage their money from a younger age.

Our Care Leavers will be supported towards;

- working and earning wages or
- actively seeking work and claiming Job Seekers Allowance and Housing Benefit
- Claiming Income Support and Housing Benefit if in education or our care leaver has dependent children.

All care leavers will get an allowance to set up home and financial help with education & training courses, including higher education or help to secure employment..

There will be no impact or reference to Care Leaver's savings or trust funds.

The Leaving Care Team will provide up to 2 weeks subsistence payments to assist the young person whilst they wait for their initial benefit claim to be processed.

Young people must sign the 'Agreement to Share Information Form' so that the Personal Advisor can liaise with the Department of Work and Pensions regarding the progress of their claim.

Any decision to extend this support will be informed through an analysis of where the delay occurred.

If a young person has not complied with the requirements of the Department of Work and Pensions the Subsistence payment will be reduced or food vouchers will be provided.

Young people will be given financial assistance to acquire the Discounted Travel Card if they are in full-time education, training or employment. Additionally, the Student Card will assist with family contact, leisure & cultural needs. For young people placed outside of Bexley, the Personal Advisor will support the purchase of a Student Saver Card and maintain receipts for auditing purposes.

The birthday allowance will only be paid to young people who engage in regular face to face contact with The Leaving Care Team.

Christmas/Festivals Allowance of £20 is paid at the age of 18 to 21 or up to 25 if still in education or employment.

Young people who do not celebrate Christmas will be given a choice as to when their festival allowance is to be provided.

Emergency payments/food vouchers

Bexley Leaving Care Team will in exceptional circumstances provide emergency payments/food vouchers. These payments will be dependent on an assessment of need and will not exceed £10.00 per payment.

Arrangements for payments

The way in which our care leavers will be paid and the amounts will be agreed in the Pathway Plan which will be reviewed 6 monthly or earlier if required.

If a young person does not comply with the agreement made within the Pathway Plan on how money is received revision of support may be employed to help encourage re engagement.

- Care Leavers aged 18 – 20 years old are able to claim benefits if studying at college as long as their educational course started prior to their 19th birthday.

Though the local authority no longer has a requirement to fund accommodation and living costs some support may continue past 18. For example where a young person is in a 'staying put' arrangement the local authority will pay the shortfall between benefits the young person's contribution and supported lodgings rates. Care leavers also remain eligible for the educational bursary up to the age of 19.

- Young people leaving care can ask their parent authority for assistance with education or training up to the age of 25, even if they had stopped receiving services at 21.
- At such a point Pathway planning will be initiated to outline how we will support our young people to achieve their aspirations. Free access to further education ceases at the age of 19 and young people also lose entitlement to benefits if they undertake a full time further education course (16 hours or more per week). These are factors the pathway plan will need to encompass and help to address.

Post 21 and Returning to Education, Employment and Training following case closure.

In accordance with current legislation, if a former relevant Care Leaver contacts the service post 21 to discuss support to attend a further education course, a Personal Advisor will be appointed to assess this request. They will also ask the young person what activities they have been involved in since their case closure. An assessment and plan will then be formulated from the meeting which will then be presented to the team manager.

The Manager and Service Manager will consider the request taking into account the following:

- Assessment/Plan
- Young person's commitment and understanding of the course
- Past involvement in EET
- Length of course
- Financial implications
- Overall support needs of the young person

They will make a decision and will ensure that this is explained to the young person and that the decision is confirmed in writing. Should a decision be made not to support the request, the young person will be given details of the complaints process and offered assistance to access this.

Any practical and financial assistance provided to the young person will be dependent on an assessment of need and will reflect the type of course to be undertaken (full time or part time, young person's existing income).

Higher Education

Young people who continue onto higher education (university) become entitled to a range of support. Local authorities are required to provide care leavers with the non-taxable bursary of £2,000 which is not counted when calculating entitlement for student support.

We would also support young people with the cost of accommodation during the vacation time if they are unable to stay in their student accommodation. Bexley Council enhances this offer to care leavers by assessing the bursary against the average estimated living costs; and on vacation accommodation, minus income generated from their Student Loan together with any other bursaries offered by universities.

Care Leavers can apply for a student loan through the PN1 (New Students) and PR1 (Continuing Students) applications which are downloadable. A finance application form will need to be completed at the start of each academic year.

Applications for grants can usually be made from mid-March. The website will advise of the date and also the date the application has to be submitted by. If a student changes course they will need to inform Student Finance.

Grant Payments are made in three instalments - one at the start of each term.

Fees will be paid directly to the university from the student loan. (There are a few exceptions but the university website would say if a course has higher than usual fees).

A student will receive a financial notification letter and can keep track of their application online. A student who is a care leaver would also receive a bursary from their college or university. The amount varies depending on the university they attend; details of this will be available from the university once they have enrolled there. Some universities also have a support worker for care leavers through their pastoral care services to go to if they need any advice or support.

If the student is a parent with a dependent child they may be able to apply for additional help for childcare costs. The website and guides will let them know what they can apply for.

All universities have an Access to Learning Fund. Whether students are given anything from this is the decision of the university itself. They can give money as either a grant or a loan and in a lump sum or in instalments.

Students need to apply for an access to learning grant to the Student Services Department when they start their course.

Students who have the added challenge of managing a disability can claim additional allowances. These are to cover such things as special equipment or a helper. These are known as Disabled Student Allowances (DSAs) and an assessment has to be undertaken before any money is awarded. These allowances are grants not loans.

In addition to the above many universities provide additional bursaries to care leavers. More information about bursary payments can be found at:

<https://www.gov.uk/extra-money-pay-university>

Leaving Care Grants

All Former Relevant young people (Care Leavers) will receive a Leaving Care Grant. The Leaving Care Grant is issued so that they can purchase furniture and equipment associated with setting up their own home.

There is a great deal of flexibility in planning how we support Care Leavers spend their grant. The money can be spent whilst they are still in care, in preparation for when they move to their own accommodation. The grant is usually provided in instalments, so that it can be spent as and when it is needed.

The Personal Advisor will work with their young person to help them decide the best way to spend the grant and together they should develop a spending plan for the use of this money.

Setting up a new home is an expensive business. Personal Advisor's will advise and support Care Leavers to spend this money carefully and appropriately.

Buying used furniture and equipment can be a good means to budget effectively and electrical equipment must be tested by a qualified electronic engineer before it is purchased.

All individual spends from the Leaving Care Grant must be approved by the Personal Advisor.

Additional Payments Crisis Payments

Living independently can at times be challenging and sometimes things do go wrong. If Care Leavers require financial support in a crisis then, under certain circumstances, the leaving care team can make emergency financial payments to all care leavers up to the age of 25 years. Each individual request for a crisis payment will be assessed by a PA and will be subject to approval by the Team Manager.

Cold Weather Payments

Cold weather payments towards the cost of heating bills can be provided to all Care leavers who are not in receipt of income support or Job Seekers Allowance and who are living in their own tenancy.

Payments will be made on the criteria that the local temperature is either recorded as, or forecast to be, an average of zero degrees Celsius or below over 7 consecutive days.

Payments will be £20 for each 7 day when the temperature is recorded as above.

Care leavers may also be entitled to receive Cold Weather Payments from the Department of Work and Pensions if in receipt of the following benefits;

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance (ESA)
- If parent to a child who is disabled
- Child Tax Credit that includes a disability or severe disability element
- If a Care Leaver is parent to a child under 5 who is living with them.

Payments will be made when the local temperature is either recorded as, or forecast to be, an average of zero degrees Celsius or below over 7 consecutive days. This does not affect other benefits. Payment will be made for each 7 day period of very cold weather between 1 November and 31 March. It's paid into the same bank or building society account as benefit payments.

Other areas where financial support can be considered include payments for:

- Additional needs relating to cultural events, Counselling, Preparation for interviews.
- Contact with family or other significant relationships
- Incentive payments for participating in training or employment programmes
- Special circumstance where Care Leavers may need additional funds which will be paid subject to an individual assessment

Bank Accounts

Where ever possible payments made to care leavers will be paid directly into their bank accounts. If they do not already have this facility their Personal Advisor will support them in opening a new account.

In exceptional circumstances where a young person is assessed as not being able to maintain a bank account, direct payments can be made on an agreed basis

Support in education

Our Care Leavers will benefit from the 16-19 bursary if remaining in full-time education.

Financial Rates

Our Care Leavers will be encouraged to support themselves by working and earning wages or in actively seeking work and claiming Job Seekers Allowance and Housing Benefit or Income Support and Housing Benefit.

Bexley Council will in addition provide the following monies for our Care Leavers;

- Up to £10 per week bonus for full attendance. Payment is for term times only.
- Housing costs – dependent on financial assessment and Service manager agreement.
- Travel costs for attending the course.
- Fares to Interviews will be provided to our Young people not in Education or training.

- Holiday allowance of up to £50 per year for agreed arrangements.
- Travel warrant to support contact with family if outside of locality.
- Birthday Vouchers;

19 and 20	£15 in vouchers
18 th birthday	£40 in vouchers
21 st birthday	£30.00 vouchers
Christmas	£15 in vouchers

Discretionary payments will be considered if our Care Leavers are employed and in part time education we may be able to help with the cost of their course.