

# IN THEIR OWN WORDS: COST OF LIVING REPORT

Capturing the views of 200+ care  
experienced individuals from around  
the UK.

September 2024



catch  
22



# Contents

Foreword by YPBMF Champion.....	2
Who took part?.....	3-5
Buying essentials.....	6
Impact on mental health.....	7
Financial support.....	8
Helpful support for care experienced young people.....	9
What are we asking for locally and nationally?.....	13
Examples of best practice & Top Tips.....	14
Thanks & Contacts.....	19



## Foreword from Mark (YPBMF Champion)

The cost of living is important to everyone but especially important to care experienced individuals and to me due to my own personal reasons and circumstances.

We have found the financial pressures created by the 'Cost of Living Crisis' to be one of the biggest factors to affect the mental health of care experienced young people. It affects them in so many ways, as has been outlined in this report.

Some of the statistics which are analysed in this report are very shocking. For example, 75% of care experienced individuals in full time work struggle to pay for food due to costs of other bills.

This is still a major problem for care experienced individuals today especially when living independently or without the same family support networks that many others can fall back on. For care experienced young people costs are still increasing and benefits or wages not keeping up with today's prices and we have limited support networks to fall back on when times are tough.

I hope this report helps you understand what it would be like to walk in our shoes and helps you think about what you can do to help change our lives.

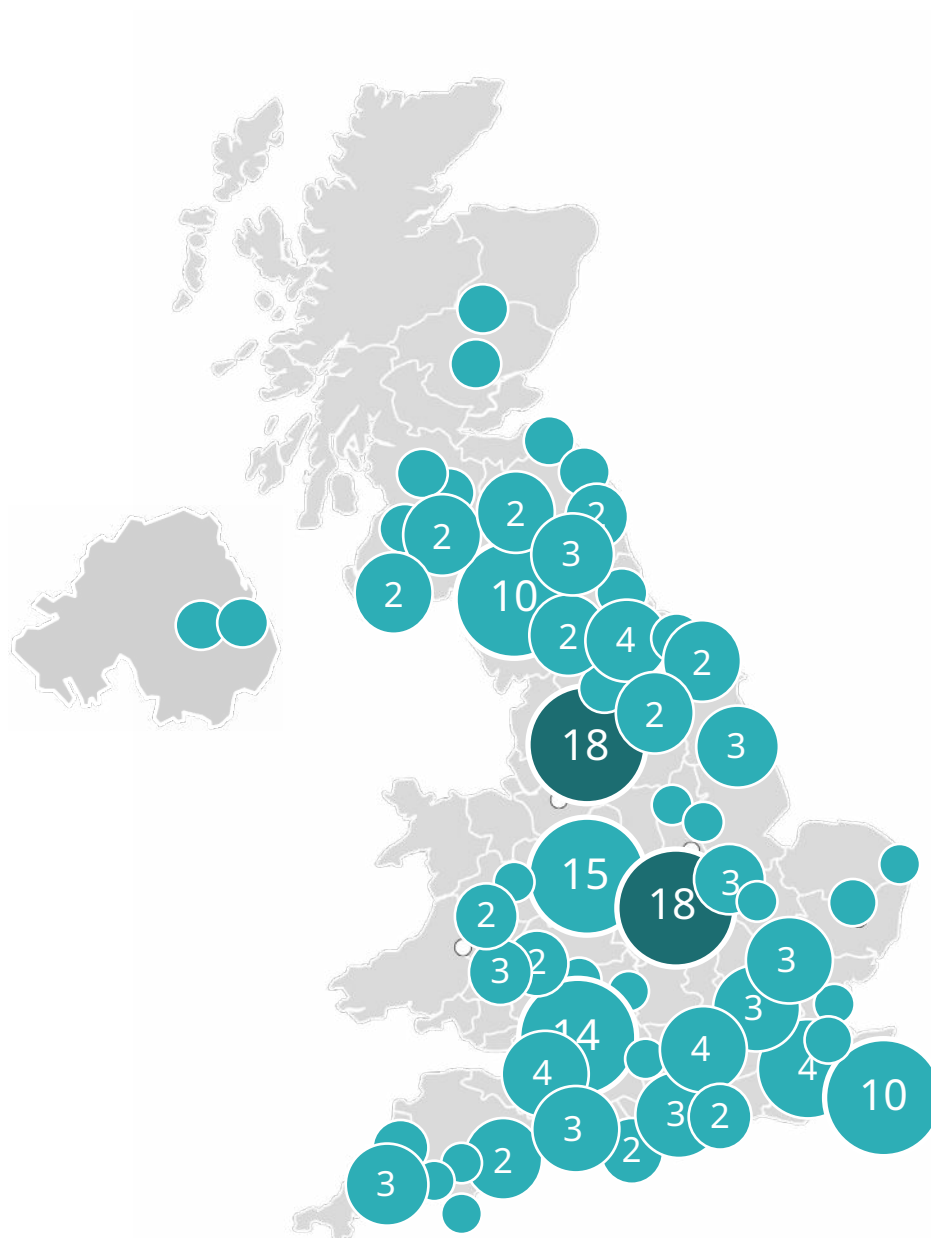


## Who took part?

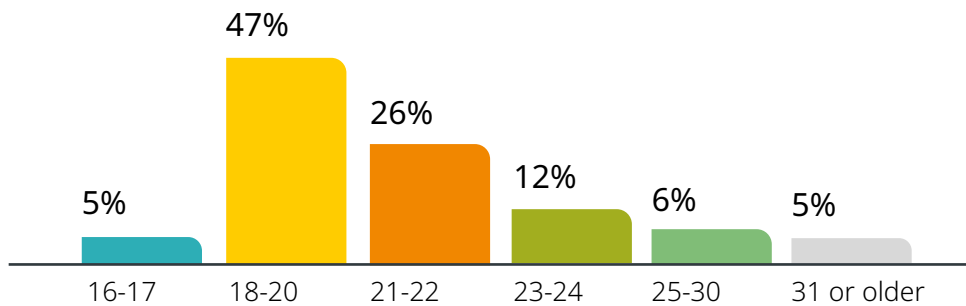
In June 2024, over 200 care experienced young people and young adults from around the UK took part in our "In Their Own Words Survey". The survey was co-produced with the Young People's Benchmarking Forum (YPBMF) and contained questions on 5 key themes, chosen as priority areas by care experienced young people.

### Location:

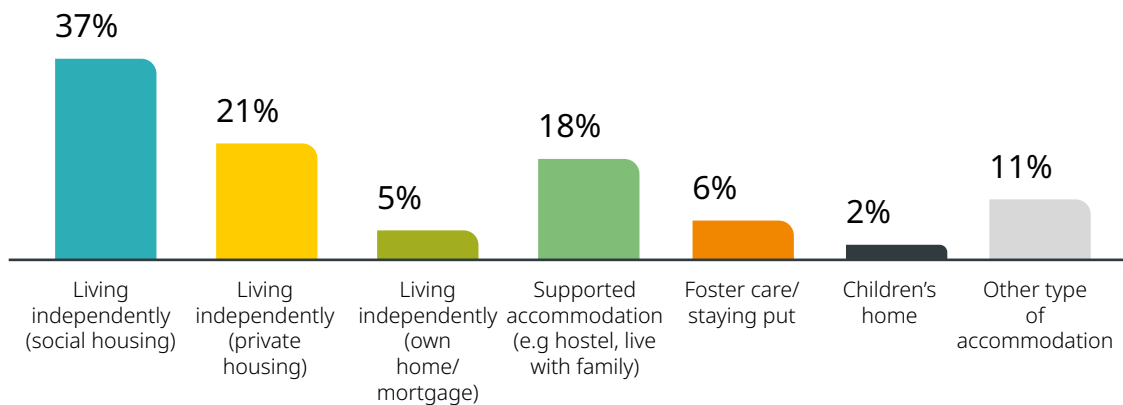
Pin on the map where participants live



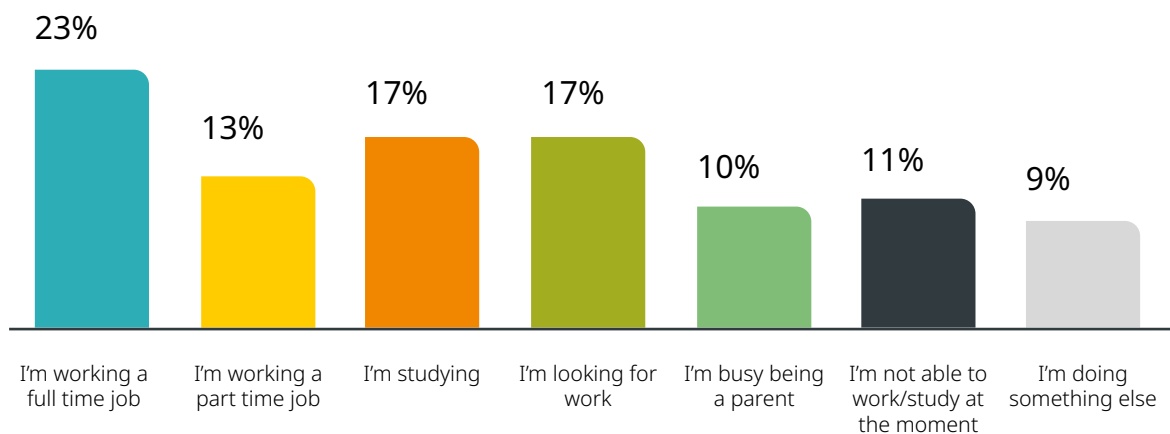
## How old are the participants?



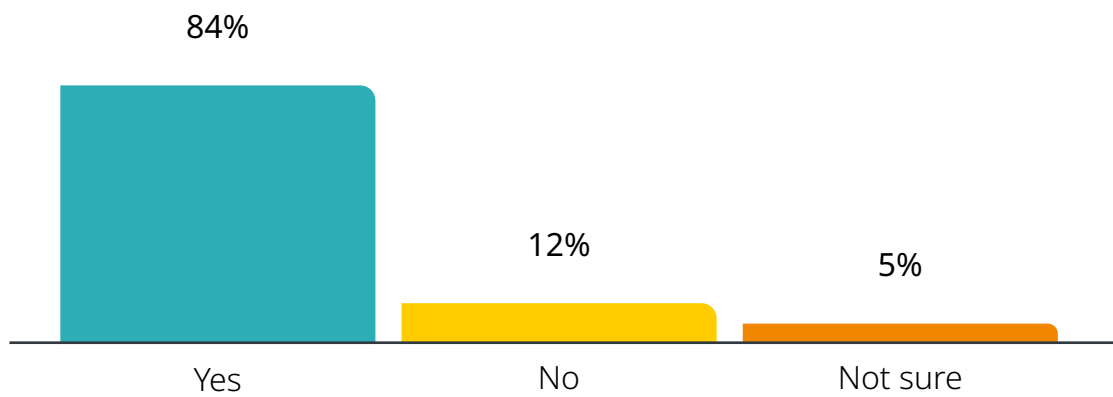
## Where are participants living?



## What's the main thing participants are doing right now?



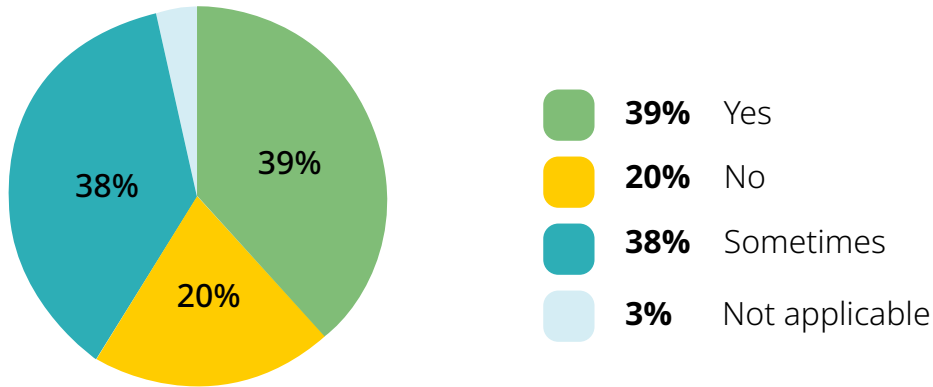
## Do participants have a Personal Advisor/Leaving Care Worker or support from your Local Authority?



## Buying essentials

**82%** are struggling to buy food at least some of the time.

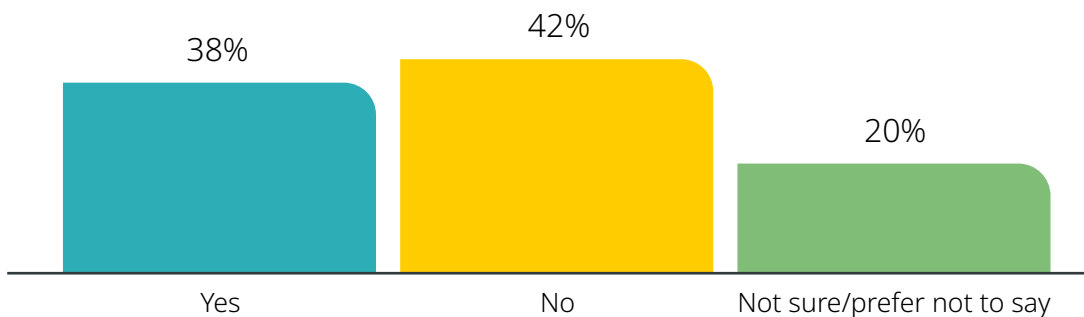
### Are you struggling to buy food?



We asked the same question in NLCBF's report ['Survival Is Not Easy'](#) in November 2022 and the results were similar – 82% struggling to buy food at least some of the time. Both surveys show the high number affected by the Cost of Living Crisis. We know that this includes care experienced individuals in a range of circumstances. For example, we found that 75% of those in full time work, and 84% of those looking for work are struggling or sometimes struggle to buy food.

**38%** have placed themselves in a vulnerable position to pay for essentials.

### Have you placed yourself in a vulnerable position to help pay for essentials such as food and heating

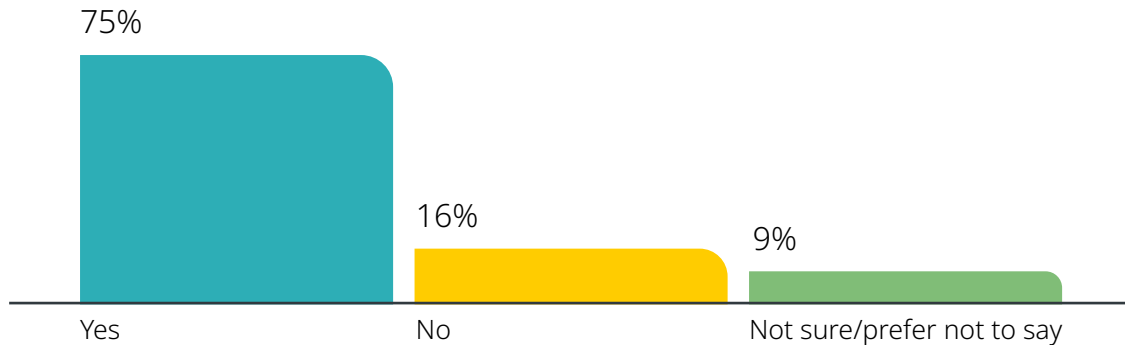


This is a concerning number of care experienced individuals, and the actual figure is likely to be higher due to underreporting. The risk may be even higher for certain groups. For example, **58%** of those that are struggling to buy food have placed themselves in a vulnerable position to pay for essentials, compared to **13%** who are not struggling.

## Impact on mental health

**75%** said the cost of living has impacted their mental health

### Has the cost of living crisis had an impact on your mental health?

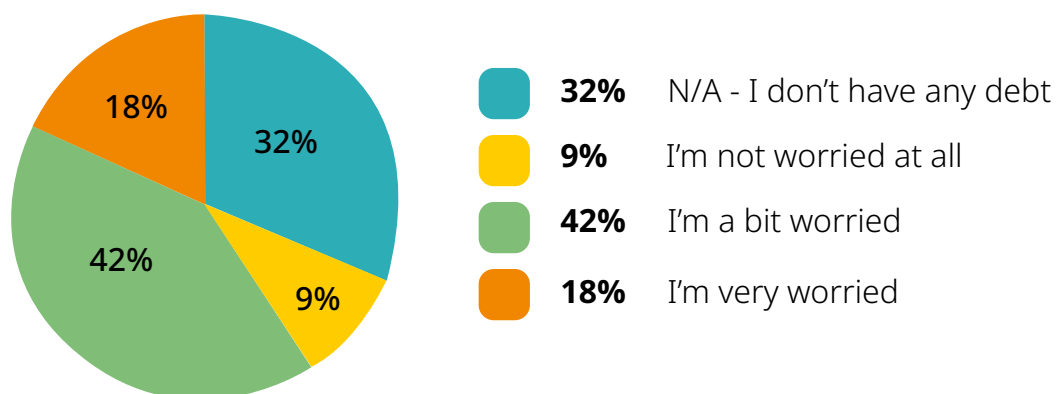


These high figures are concerning as mental health barriers came up as a strong theme across every area of this year's survey. For example, 40% of those answering 'Yes' don't feel connected to their community in anyway. Find out more in the ['In Their Own Words: Communities of Support'](#) report.

The figures are similar to our November 2022 ['Survival Is Not Easy'](#) where 76% of young people said the cost of living had impacted their mental health.

**60%** are worried about their debt to some extent.

### How worried do you feel about the level of debt you have?

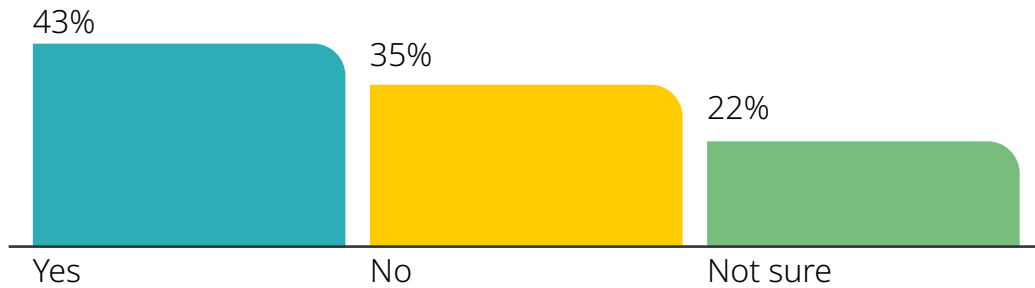


With this level of worry, alongside the struggles to pay for essentials it is clear to see why young people's mental health is being impacted. However, only 35% of those that are very worried about their level of debt have received additional financial support from their Local Authority in the last year. Find out more in the ['In Their Own Words: Safe & Affordable Housing'](#) report.



## What financial support has been accessed?

Have you received additional financial support from your Local Authority in the last year?



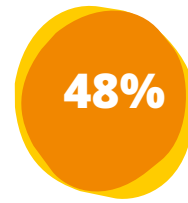
It is concerning to see the low figures of care experienced individuals that have received support compared to the amount that are struggling. There are some differences by age group, around how many people received additional financial support:



of 18-20 year olds



of 21-22 year olds



of 23-24 year olds

**There is an ongoing need for financial support after 21 years of age to help care experienced individuals cope with the multiple challenges they face. ['In Their Own Words: Post 21 & 25 Support' report.](#)**



## What support have you received that has been helpful?

### Financial support

Financial support provided through cash payments, grants, bursaries, reductions, and vouchers help to manage the cost of essentials such as food, accommodation, utilities, and other bills. Frequently mentioned were the Household Support Fund, Setting Up Home Allowance (Leaving Care grant), and university bursaries.

### Nothing

These respondents had received no or little support for the Cost of Living Crisis.



**I haven't received any support yet but it should be coming. Everything is a struggle, my wage is just enough to live on, but not enough to do things I actually want, just to live."**

### Support from specific professionals or services

Personal Advisors's (PA's), Social Workers, Youth Workers, Care Leavers hubs and other services were all named as helpful sources of support during Cost of Living Crisis.



**Mental support for trauma is working but that's it for me...nothing else is supporting me, I'm in crushing debt every month because every month I can't pay my utilities bill. My PA is lovely though."**

## Accessing food

Support to access food through supermarket vouchers, food parcels, and food banks.

## Advice and guidance

Advice about managing finances and budgeting as well as opportunities to learn independent living skills. Practical support with applications, appointments, direct debits, and job seeking is important, as is emotional support and having somebody to talk to about any challenges.



# What do you think would be helpful to support care experienced young people through the Cost of Living Crisis?

## Support with essentials

Support for food and accommodation alongside the cost of bills such as utilities, council tax, and internet. This includes having affordable food, housing and transport options with funding to cover essential needs. Suggestions included reduced rates, vouchers, clothing grants, and food banks or pantries.



**I think that more focus needs to be placed on recognising that once young people start working full-time, that they should not be paying for everything. They should be saving for the future.”**

## Advice and guidance

Both one-to-one and group support to learn about budgeting skills, understanding bills, and saving. Helpful information includes tips for economical cooking, shopping, energy saving and signposting to support.

## Financial support

Access to ring-fenced funds which can be used flexibly for essentials or emergencies whilst ensuring they can afford their monthly living costs through higher, and more regular financial support.



**If you were a normal child or a young adult in a normal home, you could ask parents to help out with costs. I think we should be the same, I have no one to turn to like others do. ”**

## **Mental health and health support**

Prescriptions, dentist fees, and gym memberships were all mentioned as financial barriers care experienced young people would benefit from support with. Mental health services also need to be a priority. For example, by having neurodivergence assessments and mental health support fast tracked and access to a wider range of services including specialised trauma therapy. Find out more in our [‘In Their Own Words: Mental Health & Health’ report](#).

## **Support networks**

For care experienced young people there is often an absence of support networks to turn to for financial, practical, and emotional support that other young people rely on during the Cost of Living Crisis. Recognition of this is important as are opportunities to build supportive relationships through fun activities, groups, and check-ins.



**Help for those with little ones e.g can still go out and do nice activities to support my mental health.”**

## **Education, employment and training support**

Transitioning between education and employment, or benefits and employment were identified as challenging periods where financial and practical support would be beneficial. This includes practical support such as help preparing for interviews, sourcing workwear and uniforms, and offering work experience opportunities.

# What are we asking for?

## Local asks:

- **Assume we are struggling** - Regularly offer all care leavers food vouchers, assuming that the majority are struggling. It's hard to keep coming back asking.
- **Funding for additional/specific needs** – Don't assume support will look the same for everybody, ask us what we need. Think about how the financial needs of particular groups of young people may differ e.g. providing young parents with funding for activities with their children. Ask each person what will help, this may be different for individual young parents for example.
- **Help us become more independent** - Fully fund driving lessons and find local transport solutions.
- **Cost of living payment** - Ringfenced funds e.g. Household Support Fund for care experienced young people (where not already in place).

## National asks:

- **Universal Credit** - Give the Over 25 rate of Universal credit to care experienced young people from the age of 18. Unlike many they are living and supporting themselves independently and don't have others to turn to for financial support.
- **Free transport** - Influence all geographic areas of England to provide free or discounted buses, trams, trains...like an over 60's pass but for your children....us.
- **Local funding to care leavers as priority group** - Ensure that all Local Authorities recognise care leavers as a priority group for Cost-of-living payments, extend the Household Support Fund and ensure it is ringfenced.
- **Walk in our shoes** - Find out what it's like to live on the average income of a care experienced individual in the current cost of living crisis.

## Examples of best practice

- **Ringfencing part of the Household Support Fund for care experienced young people.**
- **Local Authorities who provide regular food and energy voucher schemes for all care experienced young people not only those at crisis point.**
- **Wirral and Wigan provide food pantries at their Care Leaver's Hub.**
- **Pure Gym offer a 50% discount to care leavers, via the Care Leavers Covenant.**
- **In certain areas the Care Leavers Covenant has secured discounted water rates for care leavers.**
- **SmartWorks provides free interview prep and outfits to women. After a successful interview they are gifted a capsule set of workwear.**



## **Top Tips for Care experienced young people struggling with the Cost of Living Crisis**

**“Have priorities, budget, but also live a little.”**

**“Stay positive and ask for help.”**

**Please watch more words of advice & encouragement from care experienced young people on our [In Their Own Words](#) page.**

## **Senior decision makers pledges & reflections**

Here are some actions senior policy and decision makers said they were going to take following our In Their Own words event in July 2024.

**“Full Council Tax exemption for all care leavers. Liaise with others from the event to share best practice and improve our own practice.”**

**“The number that struggle with buying food in your survey made me think of how many approaches for support to my Personal Advisors and made me think how many are NOT sharing their struggle or anxiety.”**

**“Young people are really struggling, and the money given is not realistic for a good quality of life.”**

**What do you plan to do to help us?**











*Please scan QR code to view the 'In Their Own Words' page*

**Thank you to the care experienced young people and adults who shared their views and contributed to this report.**

Thanks to our YPBMF Champions, Legends and NLCBF Sessional workers who co-produced our workshops, events and reports.

Thank you to the Local Authority Leaving Care teams, Coram Voice, Become, Care Leavers National Movement, Drive Forward Foundation, and everybody who circulated the survey.

## CONTACT US

Invite us to your events, ask us questions about the reports and let us know what you are planning to do as a result of reading our reports, listening to or watching our events:

**Email: [nlcbf@catch-22.org.uk](mailto:nlcbf@catch-22.org.uk)**

**Website: [www.leavingcare.org](http://www.leavingcare.org)**

The National Leaving Care Benchmarking Forum is a forum of over 130 leaving care teams run by the charity Catch22 & funded through membership fees from local authorities.

