





Child Poverty Strategy Briefing: Care Leavers

National Leaving Care Benchmarking Forum, Catch22

National Leaving Care Benchmarking Forum, part of the Charity Catch22 is a forum of 133 local authority leaving care teams in England working together to share good practice to improve services and support for young people leaving care. The Young People's Benchmarking Forum is made up of care experienced young people and is at the heart of our work.

Key Asks for care leavers, developed with care experienced young people from YPBMF & leaving care professionals.

Increase income:

- Over 25 Rate of Universal Credit from the age of 18.
- Change supported accommodation funding to ensure better off in work.
- Enhanced wages and financial support for care experienced apprentices, up to Living Wage
- Support for living costs during the first months of work including promotion of wage stream type services
- National rent deposit and guarantor scheme for care leavers

Reduce Outgoings:

- National offer for care leavers in the Children's Wellbeing Bill- Amendment NC40
- Council tax exemption nationally to tackle postcode lottery
- Care Leaver Covenant to focus on sourcing discounts on living costs
- Ringfence element of the Household Support Fund

Increase Resilience:

- Emergency Fund for essentials and emergencies in each Local Authority,
- Fund tailored financial education for care-experienced young people
- Fund activities in Care Leaver's Hubs around financial inclusion
- Banking sector to produce guidance on how to support care-experienced young customers

Enhance Local and community support:

- Introduce corporate parenting duties to all government departments & public bodies in the Children's Wellbeing Bill
- National offer of free public transport for care experienced young people
- Dedicated, timely and care experienced aware mental health support, using the Operation Courage model for armed forces veterans,
- National offer of free prescriptions and gym membership.
- Funding for activities that support wellbeing
 Care experienced parents recommendations see separate briefing.

Why consider Care Leavers within the Child Poverty Strategy?

The Young People's Benchmarking Forum's In Their Own Words survey (<u>NLCBF</u>, <u>2024</u>) of over 200 care experienced individuals found:

- 77% of care experienced individuals are struggling to buy food at least some of the time.
- 38% have placed themselves in a vulnerable position to pay for essentials.
- 60% are worried about their debt to some extent.
- 75% said the cost of living has impacted their mental health.

Care leavers aged 16-25 should be considered within this strategy as they have been 'children of the state,' & other parents will continue to support their children for many years after the age of 18.

Care experienced young people are expected to be financially independently from 18 and to live independently far earlier than their peers. They often have an absence of support networks to turn to for financial, practical, & emotional support that other young people rely on. Research by MyBnk (2023) found young people leaving care encounter financial pressures that many others will not experience and they don't have the same relational networks in place to mitigate the effects of financial crises.

We hear from care experienced young people & leaving care professionals that lack of finances is a barrier to:

- Staying connected to friends & family through not being able to afford travel, social activities & WiFi.
- Good physical & mental health with insufficient food, not being able to afford healthy food,
- Starting employment due to the costs associated with the first month of work.
- Maintaining Higher Education
- Building Aspirations for the future with care leavers having to focus on immediate crisis

"We've reviewed just under 300 young people's plans – Cost of living is a barrier in everyone's planning." Leaving care Manager, Manchester, Jan '25.

To increase incomes, we propose:

- Over 25 Rate of Universal Credit from the age of 18. There is precedent within DWP for different arrangements for care experienced young people (exempt from single room rate)
- Change supported accommodation funding to ensure better off in work Current funding for supported accommodation through enhanced housing benefits creates a barrier for those who access work, as it leaves them no better off and sometimes worse, once work costs are taken into account.

- Financial and practical support during transition periods as highlighted by care experienced individuals in the 'In Their Own Words' survey. E.g. Transition between education & employment and Benefits and employment
- Enhanced wages and financial support for care experienced apprentices, up to Living Wage (<u>One of NLCBF's Care Experienced Apprentice network's 5</u> <u>key asks</u>).

"It's impossible to live off a standard apprenticeship wage. I don't live at home with my family. I pay for my own bills, food, and I have to get my apprenticeship." Care experienced apprentice.

- Support for living costs during the first months of work including promotion of wage stream type services, so there is early access to monthly salaries. We have heard from care experienced young people who have had to leave a new job, as they cannot afford the initial costs before they are paid.
- National rent deposit and guarantor scheme for care leavers (<u>No Bank of Mum</u> <u>and Dad, Barnardos, 2023</u>).

To reduce essential costs, we propose:

Suggestions from care experienced individuals to address cost of living crisis included (<u>In Their Own Words, NLCBF 2024</u>):

- A national offer for care experienced young people, which reflects the support a good parent may provide including Free Transport, Free WiFi and Free Council Tax.
- Council tax exemption nationally current offer is a postcode lottery
- <u>Care Leaver Covenant</u> to focus on sourcing discounts on living costs
- Ringfence element of the Household Support Fund & other financial support.
- Free prescriptions, priority access to mental health services & free gym membership were identified to address some of the barriers to Mental health & health support.

"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." Care Experienced Individual, May 2024

To Increase financial resilience, we propose:

- Emergency Fund for essentials and emergencies for care leavers in each Local Authority, reflecting role of a good parent
- Fund tailored financial education for care-experienced young people with funding for interactive programmes like MyBnk and Barclays Skills for life.
- Fund activities in Care Leaver's Hubs around financial inclusion such as cooking on a budget and energy saving advice.

• The banking sector works with care-experienced young to produce guidance on how to support care-experienced young customers to increase access to the services on offer (<u>No Bank of Mum and Dad, Barnardos, 2023</u>)

To enhance local & Community Support, we propose:

In the In Their Own Words survey (<u>NLCBF, 2024</u>), care experienced individuals told us the biggest barriers for them to access community services and facilities are:

- 1. Mental health & health barriers
- 2. Travel & Transport

Our proposal to address this includes:

- Introduce corporate parenting duties to all government departments & public bodies in the Children's Wellbeing Bill, as included in the DfE white paper <u>Keeping Children Safe Helping Families Thrive .pdf</u>
- National offer of free public transport for care experienced young people
- Dedicated, timely and care experience aware mental health support, using the <u>Operation Courage</u> model for armed forces veterans,
- A national offer of free prescriptions and gym membership.
- Creating and promoting groups and activities through the Care Leavers Covenant.
- Funding to Local Authorities and third sector partners for activities that support wellbeing Fun activities, spending time outdoors, and attending groups all improve health and mental health. These can provide structure, and a chance to get out of the house.
- Support for external pressures such as parenting, housing, and finances.

For more information or to hear from care experienced young people directly, please contact:

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