Money matters for care leavers

Your guide to what financial assistance is available
Oldham Council will help you to manage your money and priorities, and your pathway plan will aim to develop your ability to manage your money successfully.

Dependent on whether you are an eligible, relevant, former relevant or qualifying young person, importance is placed on giving you the skills and knowledge to manage your money.

A more formal focus on financial planning commences as part of the assessment and pathway planning process from the age of sixteen onwards.

If there are any differences or changes, depending on whether you are eligible, relevant, or former relevant young person, your after care social worker will explain this to you and include any decisions made in your pathway plan.

The local authority will meet costs for:

- A personal allowance in cash or kind if you are an eligible or relevant young person (matching the current jobseekers allowance in relation to your age and needs).

- Relevant young people who have successfully returned home for a period of six months or more are exempt from the council’s duty to provide maintenance and are able to claim benefits.

- Methods of top up payments made to you will vary dependent upon your individual financial capability. Money may be paid directly into your account or in cash, supervised or in kind. For eligible young people aged 16 to 17 who live in foster care or residential homes financial support will continue to be paid under your current arrangements.

- Young people aged 16 to 17 who are unemployed and receive a top up are expected to actively seek education, employment or training. You will be encouraged to develop a ‘work ethic’ through contact with your after care social worker and with Positive Steps. Young people who require additional assistance in seeking education, employment or training in managing money will be supported by their workers.

- If you are in custody the After Care Team will consider an amount based on need and send that via a postal order to The Governor.

- In appropriate cases, care leavers in custody will also be supported to apply for a 16 to 19 bursary prior to release if they have a confirmed place at college.

- In order to maintain and facilitate contact with family and professionals it is possible to send stamps to you for use whilst in custody. Assistance with arrangements for release will be considered with support from your after care social worker.
Setting up home allowance (or leaving care grant)

Oldham seeks to provide a setting up home allowance for all care leavers living independently based on need and up to a maximum of £2000. Payments are discretionary and based on a needs assessment and reasonable cost.

As you approach independent living beyond the age of 16 years you may access part of the allowance in order to set up semi-independent or independent accommodation in preparation for reaching 18. The After Care Team Manager must agree to any expenditure from the allowance and ensure that this is spent for the purpose of setting up home.

The allowance is not intended to be used to meet accommodation costs, or costs of personal support. It can be used towards decorating items to improve accommodation if not provided by the housing provider.

Payment of the setting up home allowance

It will be provided in instalments to purchase goods and equipment as it is needed. Your after care social worker will work with you to decide the best way to spend the grant as part of the pathway planning process.

Removal costs

Your after care social worker will arrange transport for approved moves to new accommodation or additional removals may be agreed by the After Care Team Manager. Oldham Council is a signatory to the No Bin Bag Charter of A National Voice, and workers will ensure that you have access to a suitcase, holdall or gym bag to transport your belongings.

Storage costs

Where possible, the After Care Team will provide support to you to store furniture and also keep personal possessions such as photographs securely for a time limited period usually three months.

After care social workers will encourage eligible, relevant and formerly relevant young people to take out home contents insurance when they move into independent living and then to budget to renew insurance in subsequent years.

Discretionary payments

After assessments, you may be entitled to discretionary payments and your after care social worker will go through this with you. Examples include money towards driving lessons or bus passes, passport, birth certificate and cold weather payment.

Young people in higher education

If attending university, where agreed, we may pay your accommodation costs and give you a weekly living allowance (dependent on means testing). You will also be expected to claim grants and loans from student finance. Other payments may be made, for example money towards books and equipment.

Travel costs will be funded on a three times a year basis if the university is a significant distance from Oldham. Young people will be provided with the loan of a laptop computer for the duration of the course.
What am I entitled to?

Depending on your circumstances, you will fall into one of four groups and this will determine what you are entitled to.

The four groups are:

- **Eligible young person**
  Young people aged 16 or 17 who have been in care for at least 13 weeks since the age of 14, and were in care on their 16th birthday and who are still looked after.

- **Relevant young person**
  Young people aged 16 or 17 who have been in care for at least 13 weeks since the age of 14 and who have left care.

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**Are you 16 or 17?**

**YES**

Have you been in care for over thirteen weeks since you were 14?

**YES**

Are you still in care?

**YES**

**Eligible Young Person**

**NO**

Did you leave care after your 16th birthday but before 18?

**YES**

**Relevant Young Person**

**NO**

**Qualifying Young Person**
Former relevant young person

Young people aged 18 to 21 who have been eligible or relevant young people. It also includes young people aged between 21 and 25 who are still in education or training.

Qualifying young person

Any young person aged between 16 and 21 years who has left care but who was in care on, or after, their 16th birthday and had spent less than 13 weeks in care since the age of 14.

If you are still unsure which group you belong in, please answer the questions below.

Are you aged between 18 and 21 or over 21 and in full time education?

YES

Were you in care for over 13 weeks since you were 14 and in care on your 16th birthday?

YES

Did you leave care after 16?

YES
Who gets what?

Depending on what group you are in you are entitled to a range of services.

**Eligible Young Person**
- All the services and provisions you are entitled to while in care e.g. birthday and Christmas gifts
- A needs assessment
- An after care social worker
- A pathway plan

**Relevant Young Person**
- A needs assessment
- An after care social worker
- A pathway plan
- Support with somewhere to live
- A personal allowance
- Support with goals set in the pathway plan e.g. education and training
- Maintaining contact with after care social worker

**Former Relevant Young Person**
- An after care social worker
- A pathway plan
- Support with getting and maintaining a job
- Support with education and training
- Personal support
- University accommodation
- Maintaining contact with after care social worker

**Qualifying Young Person**
- Advice and guidance if needed
What are the new financial arrangements?

Under the Children (Leaving Care) Act 2000 young people aged 16 or 17 who have left care can no longer receive Income Support, Job Seekers Allowance or Housing Benefit. Instead your local authority must meet the costs of your accommodation and give you a personal allowance. This will be outlined in your pathway plan.

Care leavers aged 16 and 17 who are lone parents or who have a disability can claim Income Support or Job Seekers Allowance, but your local authority will have to meet your housing costs.

If you are 18 plus and a former relevant young person you are entitled to receive the appropriate support from the Department of Work and Pensions benefits agency. You may also receive some assistance from your local authority based on your assessed need.

For qualifying young people the primary income support role remains with the Department of Work and Pensions benefits agency. However your local authority may also give financial assistance depending on your assessed need.

All of your financial details should be outlined in your pathway plan.

Jargon buster

**Needs assessment**

Is a task that is carried out to assess your needs and requirements before you leave care. It is undertaken to make sure that you have the appropriate support and services to meet your needs, e.g. education, training or employment needs. It is an opportunity to look at what is happening with you now and what you might need or want for the future. A needs assessment is the starting point for completing your pathway plan.

**Pathway plan**

Once a needs assessment has been completed, we will develop a pathway plan with you which will explain how your needs should be met.

Your pathway plan will contain details of what support you can expect and any skills you need to develop. It will include support around health and development, education, employment and training, family and identity, financial support and accommodation.

**Review**

A meeting to look over previous assessments and decisions made about your care to check that things are still relevant and needed, and to make changes if necessary.

It is important that you are involved with your review. Only with your involvement can we ensure your views are heard and your pathway plan meets your needs.

**Setting up home grant (leaving care grant)**

A payment given to care leavers to buy essential items when they move into independent accommodation.
Contact us

If you would like more information, please contact the After Care Team who will be able to help you:

T: 0161 770 6598
E: careleavers@oldham.gov.uk

Write to: After Care Team,
Unit 7 – 13 Whitney Court,
Southlink Business Park,
Oldham, OL4 1DB.

Or visit
www.oldhamyc.com/CICC/
www.oldham.gov.uk/careleavers