



Children's Safeguarding and Family Help

Corporate Parenting Service

Financial support for care experienced young people

2024-25

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1 Purpose of policy

The purpose of the policy is to explain clearly both to staff and young people what financial support will be available to them throughout their journey to independence. The policy explains:

- the type of financial support care experienced young people are entitled to under the Leaving Care Act 2000
- discretionary support that will be provided by the Corporate Parenting service
- how young people will be supported to claim financial support from other sources including any benefits to which they may be entitled
- how the Corporate Parenting service will ensure that young people receive relevant advice on benefits and other support
- how the Corporate Parenting service makes decisions around financial support and how this support is linked to the young person's pathway plan
- how social workers and personal advisors will work with young people to ensure that they have the necessary skills to budget and manage their money effectively and the strategies that may be used to achieve this.

2 Principles

- The Corporate Parenting service, the Pathway Providers and the Fostering Service will all work together to ensure that Children Looked After begin preparation for financial independence as early as possible and receive guidance on developing the necessary skills.
- The Corporate Parenting service will provide an adequate package of financial support for all care experienced young people that will maintain them up to independence and support their overall pathway plan by meeting their identified needs and helping them to achieve their potential.
- All decisions on eligibility and levels of financial support will be based on a thorough assessment of all the young person's needs. The finance policy will be reviewed on a yearly basis and will be made available to all stakeholders.

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- Social workers and personal advisors will ensure that young people are aware of and fully understand the criteria and how decisions have been made regarding their financial support package.
- Levels of financial support will guarantee a reasonable level of financial security.
- In order to encourage young people to learn budgeting skills, financial support will, where possible, be paid directly to young people unless assessment shows that this is not in their best interest.
- Decisions on how financial support will be delivered to a young person will be taken by their allocated social worker or personal advisor following assessment of their budgeting skills during the pathway planning process.
- The Corporate Parenting service will help young people to access sound financial advice in relation to investing any other monies they receive.
- Camden care experienced young people who live outside of Camden will not be financially disadvantaged and will receive the same financial support as care experienced young people living in Camden.

3 Policy statement

- A key purpose of financial support is to help young people to make a successful transition into adult life so much of the focus of financial support is around enabling care leavers to make the most of their opportunities for education, training and employment as well as ensuring their maintenance and accommodation and health promotion.
- Much of the work carried out with young people will focus on learning key budgeting skills so that they are able to manage their finances in the future. The Corporate Parenting service believes it is essential that carer experienced young people are aware of their own responsibilities and that financial support is used for the purpose it is given.
- The Corporate Parenting service may attach conditions, such as attendance at college, to any discretionary payments, and will use a variety of financial sanctions for young people who fail to co-operate with the Corporate Parenting service or do not engage with the pathway plan process. Equally, the team may also consider payment of incentives to encourage care experienced young people to commit to education and training plans.

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- The Corporate Parenting service recognises that young people may need to change direction in their lives, perhaps re-entering education late or changing course, and this will be planned for within the pathway planning process with appropriate financial support agreed to enable this where it is assessed as appropriate.

4 Eligibility

Eligibility for financial support packages are based on the young person's care leaving status which is described as follows:

- Eligible young people aged 16 or 17 who have been looked after by Camden for at least 13 weeks since their 14th birthday and are still looked after. These children are eligible for accommodation and living expenses and support with education, training and employment costs.
- Relevant children; young people aged 16 or 17 who were looked after by Camden for at least 13 weeks since their 14th birthday and for some time after their 16th birthday and are no longer looked after. These young people are eligible for accommodation and financial maintenance if not living at home and support with education, training and employment costs.
- Former relevant children: young people aged 18 to 21 (or 24 if still in full time education) who were previously an eligible or relevant child. These young people are entitled to support with education, training and employment costs and vacation accommodation if in higher education.
- Young people aged 21-24 who were former relevant children and who remain with or return to the service for support. These young people may receive support based on their assessed needs.
- Qualifying children; young people aged between 16 and 21 who were looked after by Camden but do not qualify as an eligible or relevant child. These young people can be assessed for support needs relating to their education and training including travel expenses.

5 Process for agreeing financial support

- Financial support can only be agreed as part of the pathway planning process. The young person's needs regarding financial support should be assessed within the pathway needs assessment and areas of support plus amounts to be paid, along with the frequency of payment, will be set out in the young person's pathway plan.

- Many payments made by the Corporate Parenting service are discretionary and the amount paid will be dependent on the young person's need; payment of discretionary allowances will only be authorised following an assessment of need.
- Financial support will be reviewed every 6 months at the pathway plan review but young people can ask their social worker or personal advisor to review their support needs earlier where their circumstances have changed or where they are having difficulty in managing their finances.

6 Payments

- All care experienced young people will be expected to have a bank account and payment of all allowances and grants from the Corporate Parenting service will be made directly into this bank account unless there are concerns about the young person's ability to manage their money.
- In these cases, the social worker or personal advisor may agree with the young person to release small amounts of allowances to them at more regular intervals while they develop the skills to budget more effectively. Social workers and personal advisors should regularly assess how the young person is managing their money and whether they need extra support in learning how to budget.
- In a crisis or other emergency where a young person makes a request for emergency funds, the social worker or personal advisor must carry out an assessment to look into the circumstances of the request before agreeing any support.
- Requests for emergency payment may also be indicative of other issues, for example substance misuse or debt, and this should be explored during the assessment. Where possible, emergency assistance should be given in the form of a food parcel rather than cash.
- In exceptional circumstances, and following assessment, the Corporate Parenting can provide payment for clothing or emergency accommodation, but this must be authorised by the Leaving care manager.
- If payments are to be stopped for any reason, this must be discussed with the social worker or personal advisor's line manager and the social worker or personal advisor should write to the young person to explain the reasons for this.

- 7 Change of circumstances
- It is important that social workers and personal advisors remind young people of the need to notify the Corporate Parenting service of any change of circumstances that may affect their entitlement to financial support or payments, for example, where they:
 - start or finish working
 - start at or leave an educational course or an unpaid training provision
 - receive benefits or have benefits stopped
 - have a baby
 - change accommodation
 - change of immigration status.
- Also, social workers and personal advisors should be aware of those young people who are approaching their 18th birthday when eligibility for financial support changes, and that they ensure that the young person receives the right kind of support. This should be addressed at the pathway plan review nearest the young person's 18th birthday.

8 Support for eligible young people in foster care

Eligible young people who live with their foster carer will continue to have all payments made directly to their foster carer. However, in order to help them learn budgeting and financial management skills as part of their independence programme, young people and their foster carers will agree any sums of money to be paid to the young person by their foster carer for specific items such as clothing, travel, books or equipment.

9 Support for eligible and relevant children aged 16 and 17 living in semi-independent accommodation

Accommodation and maintenance

- Young people in Pathway accommodation will have their accommodation costs paid for by the Corporate Parenting service. However, young people will be expected to pay their service charge from their weekly maintenance allowance (*which is currently under review*). If the young person does not do so and builds up arrears, the amount will be deducted from their weekly allowance by the Corporate Parenting service and paid directly to the Pathway provider. The amount will only be re-instated when the young person learns to budget more effectively.

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- Young people will receive a weekly allowance of **£75.00** for their maintenance.
- Young people who can demonstrate a commitment to their pathway plan and comply with regulatory requirements to attend statutory medicals, dental check-ups and are engaged in Education, Employment or Training can receive an additional £20 per week incentive payment on the recommendation of their social worker.

Support for education, training and employment

- The Pupil Premium Plus is allocated by the DfE for Looked After Children up to the age of 15yrs on the 31st August each year. This is replaced by the 16-19 Bursary Fund once young people leave Year 11.
- Young people entering Year 12 or remaining in further education, on a study or training programme which lasts for 30 weeks or more in the academic year are eligible to apply via their school, college or training provider for a 16-19 vulnerable groups bursary, (up to a maximum of £1200, paid pro rata for shorter courses).
- The social worker, personal advisor or connexions worker can support young people to make the necessary applications. A discretionary bursary is available for young people in need of financial help but who would not otherwise qualify for a vulnerable student bursary, and the education or training provider makes the decision on how much the young person will receive and how the funding is used.
- Young people aged over 19, will only be eligible to apply for a discretionary bursary if they are continuing on a course they started between the ages of 16 and 18 or have an Education Health Care Plan. Details can be found in the government guidance at the link below.
<https://www.gov.uk/1619-bursary-fund/eligibility>
- The Corporate Parenting service will meet the costs of enrolment where necessary. In the event that a young person is refused a bursary, the social worker should actively investigate the reason for this. The Corporate Parenting service can contribute towards enrolment costs and equipment for courses following an assessment of the young person's need.
- It is likely that the school, college or training provider will place conditions on the bursary such as levels of attendance and behaviour. Social workers and personal advisors should liaise with them to ensure that the young person is able to meet the conditions set and can make the most of their opportunities.

Clothing

- Young people living in Pathway accommodation or independent accommodation will receive a clothing allowance, paid in 2 instalments of £200 at the beginning of winter and £100 at the beginning of summer.
- If the young person needs any further help with clothing, the Connexions advisor will apply to charities for funding.
- A discretionary emergency payment of up to £200 may be paid if an unaccompanied asylum seeking young person arrives in the UK with limited clothing. This will be based on an assessment of their needs.
- If a young person has no suitable clothes, a discretionary £50 one off allowance may be provided to purchase clothing for a job interview or to attend a family funeral.

Sports and other activities

Camden's GLL card gives looked after young people access to all Camden's sports and leisure facilities and can be used for a range of activities such as swimming, gym and fitness classes. The cost is £20 per young person.

- For those living in foster care, fosters carer will make arrangements to pay for the card from the fostering allowance.
- For those living in Pathways accommodation the Care Experienced service will pay the £20 cost.

Contact

The Corporate Parenting service has a duty to support contact for eligible young people. Any financial support for contact will be based on an assessment of need.

10 Support for former relevant children

Accommodation and maintenance

- At 18, the Corporate Parenting service will no longer provide for the young person's accommodation and maintenance and young people will be expected to be self-supporting either through working, claiming benefits or a combination of both unless

they are in higher education. The exception to this is UASC who have no recourse to public funds.

- Where appropriate, care experienced young persons will be expected to apply for either Income Support or Job Seekers Allowance and housing benefit to cover the costs of their accommodation.
- The Corporate Parenting service will ensure that all care experienced young people get expert advice on maximising their income and claiming any benefits to which they are entitled. Social workers should refer the young person to the DWP benefits advisor for specialist welfare rights advice and ensure all benefits have been applied for prior to handing over the case to the personal advisor.
- The Corporate Parenting service will pay up to 4 weeks subsistence at a rate of **£75.00** while a benefit claim is being processed. If payment of benefit is delayed following 4 weeks, the team will continue to pay a subsistence rate but only if the young person has complied with all the requirements from the DWP regarding the claim.
- In individual circumstances and depending on assessment, the young person may be expected to sign a “benefit waiting loan agreement” stating that they will pay back any monies advanced by the Corporate Parenting service once benefits are paid and should agree to share information about the claim with the Corporate Parenting service so that their personal advisor can liaise with the DWP regarding the progress of the claim.
- If the loan is not repaid, the Corporate Parenting service may deduct the amount from the young person’s Setting up Home allowance and any further requests for financial help may not be considered until the money is repaid.

Council tax

- Care experienced young people living in Camden will be exempt from paying council tax up to the age of 25.
- For care experienced young people living in other boroughs, personal advisors should contact the host local authority to enquire if the young person can be given any exemption, reduction or other assistance towards council tax in that borough.
- If the host local authority does not agree to provide any exemption, reduction or other assistance, Camden will pay the young person’s council tax. Personal advisors

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should contact the host local authority and make arrangements for payment to be made.

- Care experienced young people from other boroughs living in Camden will not be offered any exemption.

Support for education, training and employment

The Corporate Parenting service will carry out a needs assessment and may make a contribution to the young person's enrolment costs, travel costs and equipment costs.

Savings and other monies

- Camden will continue to save £10 a week for young people aged 16 and 17 who are living in foster carer, residential care or in Camden's Housing Pathway.
- Any savings that the young person has accrued whilst in care will be paid to them on their 18th birthday unless there are concerns about a young person's lifestyle, for example substance misuse, that means it would not be in their interests to do so. A decision may then be taken for the Corporate Parenting service to hold the money until it is thought the young person is financially competent.
- Where a young person has received other monies, either from the Criminal Injury Compensation Board or by way of inheritance, the Corporate Parenting service will help them to access independent financial advice on investing this money.

Sports and other activities

Camden's GLL card gives care experienced young people access to all Camden's sports and leisure facilities and can be used for a range of activities such as swimming, gym and fitness classes. The cost is £32.5 for those aged 19-25 but the Care Experienced service will contribute £20 towards this cost.

11 Support for former relevant children aged 21-25

- The Corporate Parenting service may provide financial support for care experienced young people aged 21 to 24 who wish to continue to receive support from the service based on an assessment of their needs, for example to help them pursue a programme of education and training for the duration of the course. However, in general, the young person would be expected to be self-funding through income or savings.

- If the young person wishes to pursue a higher education course, this is dealt with at section 16.

12 Birthday allowances

Birthday gifts, gift vouchers or a cash payment will be given to the young person by their social worker or personal advisor following a discussion as to what their preference is but only if the young person has remained in contact with the Corporate Parenting service. The gift will be set at the following rates:

17 th birthday	£100
18 th birthday	£100
19 th birthday	£100
20 th birthday	£100
21 st birthday	£150

13 Assessments for travel expenses

- All eligible young people in foster care or children homes have their travel costs met through the allowances provided.
- The Corporate Parenting service will assess the travel costs of all eligible, relevant, former relevant and qualifying young people who are not in foster placements, in order to provide support their education, training or employment plan. The team will carry out a travel assessment and look at all the available options for paying for travel.
- The assessment will look at the young person's travel requirements for getting to college or their training provider or workplace, taking into consideration the best route and the cheapest means of paying for this travel.
- If a young person is working, the assessment will consider what percentage of their income is used for travel costs and will make a contribution that ensures the young person has enough money to live on once travel has been paid for.
- The payment is discretionary and based on the young person's continued engagement with their education, training and work programme. This means social workers and personal advisors should continually check with colleges, training providers and employers to monitor engagement.

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- Where the young person is not attending, the social worker or personal advisor will discuss this with their supervisor and a decision made about whether or not to stop the payment.
- Travel costs will not be routinely paid for any other reason apart from:
 - supporting contact arrangements for an eligible child
 - where assessment shows the young person needs support for travel due to any additional needs.

14 Allowances related to accommodation

Setting up home allowance

A setting up home allowance of **£3500 (or £4000 for single parents)** is available to young people aged 18 plus who have been nominated for their own tenancy or approved long-term private rented property before their 25th birthday. The following conditions apply:

- The allowance should only be used to purchase household items.
- Up to £500 can be accessed in advance to buy essential items.
- At least £50 should be spent on health and safety items such as smoke alarms.
- Some of the money should be used to purchase a TV licence and home contents insurance.

Deposits for private rented accommodation

- The Corporate Parenting service has a Rent Deposit Scheme to help former relevant children aged 18 and over who are moving into private sector rented accommodation. Camden will pay the first month's rent directly to the landlord and pay the deposit directly to the landlord which will be returned to Camden when the tenancy ends. The Care Experienced Service manager will stand as Guarantor.
- It is important that young people and their social worker or personal advisor check that the rent payable will be covered by housing benefit before taking on any tenancy. The Corporate Parenting manager must agree to any advance under this scheme having considered all the facts.

Moving costs

Costs incurred by 16 and 17 year olds moving on through Pathway accommodation and former relevant children aged 18 plus who are moving to their own independent tenancy will be paid on a discretionary basis following an assessment of need.

Staying put arrangements

- Camden's "Staying put" policy allows young people to remain with their foster carer post 18 either because they are classed as vulnerable and unable to move on to independence; because they need continuity while completing higher or further education or simply because both the young person and the foster carer are in agreement to the arrangement continuing until the young person reaches the age of 21 and this is thought to be in the young person's best interest.
- Young people remaining with their foster carer during Year 13 (A'Levels) or final year Btec year will continue to receive their fostering allowance up to their 18th birthday or until the end of June to cover the exam period. If they are going onto university that September/October the Corporate Parenting service will pay a Staying Put Allowance of £150 a week for the summer period, with it being specified in each circumstance what this allowance is paid to cover.
- Young people remaining with their foster carer because they are still in further education can claim benefits. Young people in full time further education can claim income support. Young people in part time education need to claim Job Seekers Allowance and seek part time employment.
- Young people who are eligible to claim benefits will be expected to make the necessary claims, supported by their personal advisor, including a claim for housing benefit that should be paid in full to the carer. Disability allowance must be retained by the young person. If the foster carer is claiming benefits, being in receipt of Housing Benefit for the young person will have to be taken into account for their own benefit entitlement.
- Young people who are UASC and are found to have no recourse to public funds will be supported by the Corporate Parenting service as set out in section 15. This includes weekly subsistence for the young person and an agreed rent allowance to the carer.

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- Young people who work will be expected to pay a contribution to the carer for their rent and maintenance.

15 Young people in exceptional circumstances

It is recognised by the Corporate Parenting service that care leavers have a variety of needs stemming from exceptional circumstances and to reflect this, the finance policy will be as flexible as possible based on assessment of the young person's circumstances.

Young Parents

Care leavers who are single parents are expected to maximise their income and may claim the following benefits:

- 16 and 17 year old eligible and relevant children may claim income support but not housing benefit; accommodation costs will be met by the Corporate Parenting service.
- Care experienced young people aged 18 and over may claim income support if they are a lone parent with a child under the age of 5 and will also need to claim housing benefit. Once the child is 5 years the young person will be expected to transfer to Job Seekers Allowance.
- Mothers to be aged 16 or 17 living in semi-independent accommodation will receive £150 one-off payment from the Corporate Parenting service once they have passed 20 weeks of the pregnancy.
- Young parents may also claim a Sure Start Maternity Grant of £500 on the birth of their first baby (or subsequent multiple births eg twins) if they are in receipt of benefits to help pay for essential equipment. A claim should be made as a claim for income support is submitted. The Corporate Parenting service will provide a loan as an advance or pay in full for UASC with no recourse to public funds.
- The Corporate Parenting service will help parents who wish to take up education, training or employment opportunities to identify possible funds to cover child-care costs. The Corporate Parenting service will carry out an assessment of the young parent's needs and decide what contribution will be made to other costs of education such as enrolment fees, travel and equipment.

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- Care leavers in higher education who have dependent children can claim a Childcare grant available from the DWP for help with child –care costs.
- Care leavers who wish to return to or remain in further education can apply for a Care to Learn grant available from the DWP for help with child-care costs.

UASC

- The Corporate Parenting service will support UASC young people aged 16 and 17 in the same manner as for all children. However, at the age of 18 the young person's immigration status will affect their entitlement to benefits in the UK, particularly if they have no leave to remain and are Appeal Rights Exhausted. It is important that in order to ensure the young person can access financial support, their personal advisor encourages them to pursue relevant immigration applications and appeals to secure their right to residence in the UK. This includes supporting them to access a solicitor so that they can get legal advice.
- Once UASC are 18, their entitlement is as follows:
 - UASC whose immigration status beyond the age of 18 has been resolved and have right of residency in the UK are entitled to claim benefits and receive support from the Corporate Parenting service as for other former relevant children.
 - UASC who are still waiting to hear the outcome of their application for asylum or extension of leave to enable them to remain in the UK beyond the age of 18 can be supported by the Corporate Parenting service as a former relevant child.
 - UASC whose application for asylum has failed or who are unlawfully in the UK because they have exhausted all rights to appeal will have no recourse to public funds and legally, should not be supported by the Corporate Parenting service. For further details on what action should be taken please refer to the UASC policy. [uasc-policy.pdf \(camden.gov.uk\)](#)
- Social workers and personal advisors should seek specialist advice if necessary given the complexity of immigration law.

Children returning home

- Eligible children aged 16 or 17 who are returning home as part of a planned reconciliation become relevant children and will receive financial support from the Corporate Parenting service initially whilst their parents re-apply for appropriate benefits such as child benefit.
- The young person will be expected to be in education, training and employment and should be receiving a bursary or other financial support or income or should be being supported by their parents. However, the Corporate Parenting service can carry out an assessment of need and provide financial support in order to support the reconciliation plan.
- Where the young person returns home in an unplanned manner, the Corporate Parenting service will continue to pay their weekly allowance and any other discretionary payments for 6 weeks until it is established whether the young person will remain at home. In these circumstances, the social worker should convene an early pathway review to consider the situation and adjust the pathway plan.
- Once a child remains at home for 6 months, or reaches the age of 18, their status under the Leaving Care Act will change to relevant or former relevant children and the Corporate Parenting service will cease to provide financial support except under exceptional circumstances and following an assessment of need.
- If the placement breaks down prior to the young person's 18th birthday, and they need to be provided with accommodation, they remain a relevant young person but with the full provision of support. Similarly, if the placement breaks down post the young person's 18th birthday and prior to their 21st birthday, they can be referred to the Young People's Pathways for accommodation and receive former relevant child entitlements. After the age of 21, the young person may approach the Corporate Parenting service for support but this will be discretionary and based on their assessed needs.

Care leavers who are detained or leaving custody

- Care experienced young people who are detained are likely to need financial support to cover the costs of clothing, personal items and toiletries but all other payments will be suspended. Young people who are leaving custody will also need some financial support on release in order to re-integrate into the community. Details of this support are set out in the *Care experienced young people in custody* policy. [care-experienced-in-custody-policy.pdf \(camden.gov.uk\)](#)

- All eligible children who receive a custodial sentence will be entitled to an assessment of their needs whilst detained regardless of their care status, and this assessment should include what personal allowance they will need subject to any rules the secure establishment has on what monies young people are allowed to receive.
- Relevant children will also be entitled to an assessment of need and will receive **£10** per week in pocket money (or as is allowed by the rules of the youth detention institution) to buy personal items such as toiletries.
- If the young person is subject to a care order or is a relevant child who will continue to be eligible for birthday allowances, these allowances should continue to be paid into their bank account or set aside for them on release.
- Young people who are sentenced to more than 6 months in custody should receive their clothing allowance entitlement on release or during sentence if the secure establishment does not provide a uniform.
- Whilst detained in prison, care leavers will be expected to take up and engage fully with any education and training opportunities and to earn money by working in the institution where possible.
- On release, a grant of up to £500 will be paid to cover basic items as listed in the *Care experienced young people in custody* policy and based on an assessment of the young person's needs carried out by the personal advisor.

16 Higher education costs

- All care leavers who are going on to higher education will receive:
 - a **£1250 grant paid each term** for the duration of the 3 year accredited degree course in the UK, and is inclusive of the £2000 government bursary.
 - travel costs as identified through a travel assessment
 - a lap-top (from the 2nd year of A level or equivalent BTEC).
 - vacation accommodation or funds to secure this.
- Care leavers will be expected to apply for all available student loans and bursaries to cover fees and maintenance and will be supported by their social worker or personal advisor to do this.

- Where a young person wishes to take on an Open University course or part time university course, the personal advisor will undertake an assessment to consider what financial support they will need.

17 Identification documents

- The Corporate Parenting service will ensure that all care leavers are supported to obtain important documents such as birth certificates, passports and other documents that prove their identification.
- For all care leavers, the Corporate Parenting service will pay for each young person's copy birth certificate and fund applications for passports or travel documents on a discretionary basis following an assessment of need.