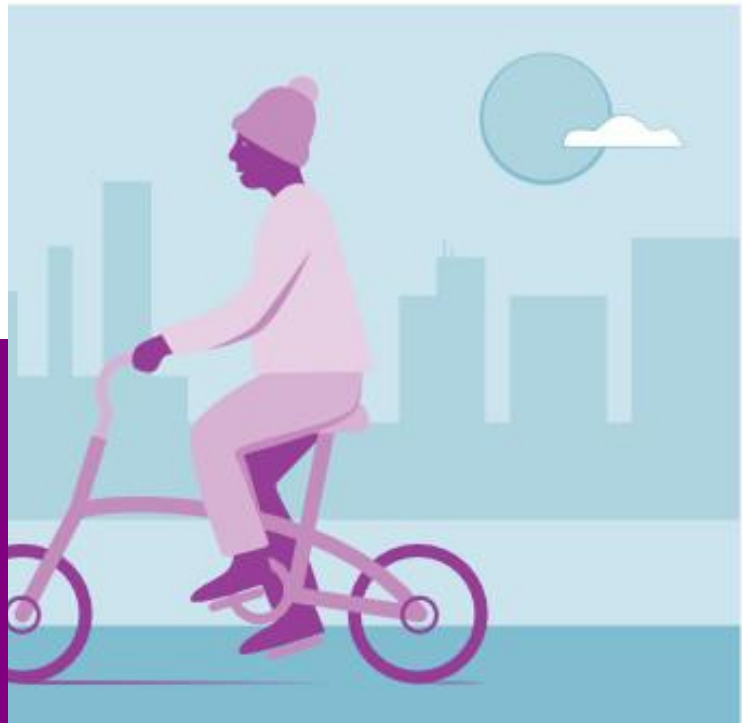




**The Health and
Social Care
Alliance
Scotland
(the ALLIANCE)**



**Care Leaver Payment Consultation
ALLIANCE Response**

25 January 2024

Introduction

The Health and Social Care Alliance Scotland (the ALLIANCE) welcome the opportunity to respond to this consultation on the Care Leaver Payment. Care experienced young people are known to face additional barriers in their lives compared to young people without care experience. Whilst not all of these additional barriers relate to finances, the financial barriers are significant, particularly as many care experienced young people are not able to access the kinds of familial support that many others take for granted.

The proposed Care Leaver Payment is a highly positive development for care experienced young people that we believe will have a real impact on their lives. The payment aligns well with the ethos of the developing Scottish Social Security system, providing additional support to those who need it over and above what the UK system does, and is a sign of the value and prioritisation the Scottish Government are putting on keeping The Promise to care experienced young people. In this response, the ALLIANCE:

- Welcomes the payment, and notes the potential to enhance care leaver's financial wellbeing and further realise their rights.
- Agrees that the payment should be made over a short timescale, recommending that individuals be given a choice between a single lump sum or instalments over a year or two.
- Agrees that the payment should not be means tested or impact on entitlement to other social security payments.
- Recommends that independent advice and advocacy is available to support people to apply for the payment, and that such services are appropriately resourced.
- Recommends that financial advice also be made available.
- Recommends that data is sensitively collected on how the payment is used, with a view to informing how the payment is delivered in the longer term.



Question 1. How well do you think the name of the payment represents its purpose and intention? Please explain why you think this and what you would call the payment instead.

Name of the payment represents the purpose and intention of the payment.

“Care Leaver Payment” is a short and simple name for the proposed payment, which clearly communicates who it is intended to benefit.

Question 2. Do you think the payment can fulfil the purpose set out above? Please explain your answer.

Yes.

For many, but by no means all, young people beginning to live independently, support from parents, guardians or other family members can be taken for granted. This may include support with housing, such as contributing to the costs of rent or allowing them to live rent-free in the family home, covering some of the costs of food or bills, or purchasing furniture or other essentials.

Unlike other young people, care leavers are less likely to be able to access this kind of support, which may be a significant contribution to the additional financial barriers they face. The proposed Care Leaver Payment would in effect be a partial substitute for the support other young people have available, helping to reduce the inequalities associated with having experience of the care system.

Question 3. What are your views on the revised approach proposed by the Scottish Government?

The ALLIANCE consider that offering the payment in instalments over a ten-year period would not align well with the purpose of the payment. As such, we understand the rationale for proposing a single one-off lump sum payment. A care leaver transitioning to an independent adult life is likely to experience significant up-front costs, such as putting down a deposit on a



rental property, learning to drive, or purchasing things like furniture or work-appropriate clothes.

Receiving a substantial lump sum payment is likely to be much more useful in such circumstances than smaller payments spread over many years. It should however also be recognised that £2000 may be the most money a young person has ever received in a single payment, and that they may need financial support and advice in order to make the best use of it. This should include a choice between payment options, such as in instalments and over a period of one or two years.

Question 4. How helpful would a payment of £2000 be at the point of moving on from care? Please explain your answer.

Somewhat helpful.

As noted in our answer to earlier questions, a care experienced young person is likely to be experiencing substantial up-front costs at their point of moving on from care, but without the financial and material support other young people may take for granted from their parents, guardians or family. Providing them with a substantial payment at the point of moving on from care will therefore be of significant benefit, although it is unlikely to be able to cover all of the additional costs they may incur.

Question 5. Would it be beneficial for applicants to have a choice in how their payment is made?

Yes.

Whilst the ALLIANCE would agree providing the payment as a lump sum is preferable to ten annual instalments, we have also generally supported the principle of individual choice throughout the social security system. Some individuals may prefer to receive the payment in instalments, particularly given the relative value of the payment, which they may find difficult to manage.



The Scottish Government should consider options such as offering the payment via 12 monthly instalments, two annual instalments, or 24 monthly instalments. We are not convinced that the policy intentions of the payment would be met by longer timescales than these, as that would more significantly dilute the usefulness of the payment to care leavers beginning their independent adult lives.

Question 6. At what point would it be most helpful for care leavers to receive the payment? Please explain your answer and provide any other suggestions you have.

In preparation of moving on from care. (From limited options available)

Given the significant up-front costs given as examples in our response to other questions, the ALLIANCE would consider that the Care Leaver Payment should be made as early as possible. Providing it in preparation for moving on from care would seem to offer the greatest potential for young people to be able to factor the payment into their financial planning.

Alternatively, making the payment at the point of moving on from care would still ensure the funds were available when they were needed most. In line with our response to other questions, a choice of when to receive the payment should be available. However, later delivery of the payment is less likely to live up to the policy intention of the payment, and may leave care experienced young people in financial hardship for a longer period, or result in them having to delay certain plans.

Question 7. What might this payment help young people achieve when they are moving on from care?

The ALLIANCE sought specific input from members engaged with our Children and Young People programme on this question. They told us that they felt the payment could help care leavers achieve independence, supporting them to make informed decisions about their own lives. They also suggested it may enhance opportunities for young people to move into



the workforce, for example by enabling them to fund travel costs when starting work.

In addition, they echoed the points we have made in responses to other questions about how the payment may substitute for the support young people who are not care leavers may receive from their family. Finally, they suggested the payment would help to reduce the stigma associated with having care experience.

More broadly, we consider that the payment will help care experienced young people to more fully realise their human rights. For example, the payment may increase enjoyment of the right to an adequate standard of living by supporting with the costs of housing, food and clothing. Similarly, the rights to work and education may be enhanced through being able to afford travel costs, purchase appropriate clothing, or develop skills.

Question 8. Do you think this payment could have any negative impact on young people leaving care?

We do not consider it likely that the payment will have any particular negative impact, though as noted in our responses to other questions, young people may need to access financial advice in order to make best use of the payment.

Question 9. What are your views on the proposed eligibility criteria for applicants of the payment?

The ALLIANCE agrees with the proposed eligibility criteria. The list of care settings and placement types appear to be comprehensive, and should ensure that anyone recognised as care experienced will be able to access the payment.



Question 11. What are your views on the proposed age requirements for applicants of the payment?

The ALLIANCE agrees with the proposed age requirements for the payment. As the intention of the payment is to support care experienced young people to transition to independent adult life, targeting it at people aged between 16 and 25 should adequately capture the intended recipients. As the consultation document notes, this also aligns with any Aftercare support individuals may be receiving, which is available up to and including the age of 25.

Question 12. What are your views on an applicant's income impacting their eligibility for the payment?

The ALLIANCE agrees that the payment should be made regardless of the applicant's income. Given the policy intention of the payment is to support young people with the unique circumstances of their transition from care, effectively substituting for support that other young people may typically receive from their parents or guardians, we do not believe it would be fair to means test the payment.

Question 13. What are your views on this payment impacting an individual's entitlement to other support?

The ALLIANCE agrees that the payment should not have any negative impact on an individual's entitlement to other support. As the Care Leaver Payment is intended as one-time sum, it would be unfair to consider it an ordinary form of income that may then impact on their entitlement to other means tested payments or support.

As noted in our response to other questions, the Care Leaver Payment may in principle, if not in effect, be considered a substitute for support that other young people without experience of care may typically receive from parents, wider family or guardians. A young person who receives for example furniture, or money towards purchasing it, for their first independent home as a gift from their parents would not expect that to



impact their eligibility for any form of social security. Similarly, a care experienced young person should not be disadvantaged simply because they have received the Care Leaver Payment which they may use for the same purposes.

Question 14. What should the experience of applying for and receiving the proposed Care Leaver Payment look and feel like for applicants?

As with all aspects of social security, the delivery of the Care Leaver Payment should be human rights based. Applicants should be treated with dignity and respect, and it should be clearly communicated to people eligible for the payment that it is something that they are entitled to. Young people should feel that they are valued members of society who deserve the help the payment provides, in line with the principle that social security is an investment in the people of Scotland, and not that they are a cost or burden.

It is also important to remember that some care experienced young people may have experienced significant trauma. Individuals involved in the delivery of the payment, including processing applications, should be trained in a trauma-informed approach that helps them to appropriately and sensitively support young people through the process.

Question 15. Do you think young people should have support to apply for the payment?

Yes.

Question 16. What support might a young person need when applying for the payment?

The Care Leaver Payment may be one of the first experiences a young person has of applying for social security or of independently managing their finances. Whilst many young people will feel confident and capable of applying for the payment by themselves, others may be anxious about doing so and would find support helpful and reassuring. Support to apply



should be signposted to all care experienced young people in way that respects their capacity and right to manage their own affairs, whilst making clear that it is okay to need support and that it will be provided without judgement. The Scottish Government should also consider the need to adequately resource organisations that provide support through independent advice and advocacy services.

The kinds of support that may be necessary will vary from person to person. Some young people may not need anything more than a brief pointer from, for example, a key worker that the payment is available and they can apply for it. Others may benefit from support to complete their application for the payment, and some may need the application to be completed and submitted on their behalf by someone else. Particularly given the significant value of the payment, young people may also benefit from financial advice services.

Question 17. How should this support be provided?

Scotland already benefits from networks of independent advice services, such as citizens advice bureaux, which are able to support people with a range of social security payments. Rather than developing completely new systems for support, young people could be referred to these existing services. Due to their care experience, they may also already be in contact with people or services who would be well placed to support them to apply for the Care Leaver Payment. Appropriate training and signposting materials should be made available to people who are likely to be in a position to support young people to access the payment.

Some young people may benefit from independent advocacy, particularly where they feel they need someone else to submit the application on their behalf. The Scottish Government should consider whether the current independent advocacy services that Social Security Scotland can signpost people to are suitable for care experienced young people, or whether other specialist services may need to be identified or funded to ensure they have the resources available to provide this additional support.



Question 18. What support might a young person need once they have received the payment?

As noted in our response to earlier questions and in the consultation document itself, some young people might benefit from independent financial advice. The Carer Support Payment may be the largest sum of money they have ever received in one payment, and they may benefit from advice as to how best to manage that money with respect to the costs of living independently as an adult.

Question 19. How should this support be provided?

In line with our response to earlier questions there are likely to be existing services, such as those provided by citizens advice bureaux or by retail banks, that it would be useful to refer young people to. People and services already supporting care experienced young people should collect a list of any relevant financial advice services in the local area that they can signpost to.

Question 20. Are there any other communication channels you think we should consider which have not been set out above?

The list of communication channels provided in the consultation document appears to be reasonably comprehensive, including the places and services most likely to reach care experienced young people. In addition to these communication channels however, we would recommend that Social Security Scotland maintain an up-to-date list of services, such as independent advice and advocacy, that can be signposted to.

Question 21. Is there anything else you think the Scottish Government should consider in the development and delivery of the payment?

The members the ALLIANCE engaged with whilst drafting this response emphasised the importance of allowing young people the freedom to decide how to spend the payment. Whilst they felt it was important that advice was available to help support them to make best use of the



payment, they did not want to see young people unreasonably scrutinised for their decisions.

Although these members noted the wide range of possibilities for the payment, the capacity to support housing received the most emphasis. Until the payment is introduced however, it is not possible to know how young people may choose to use it. We would recommend that Social Security Scotland collect data, in a sensitive and non-judgemental way, as to how young people have chosen to use their payment, with a view to identifying if there are any notably frequent uses. If for example the payment was frequently found to be used to support with housing costs, the Scottish Government may wish to consider whether there should be some relation between those costs and the level of payment.

Question 22. What other financial assistance might those with care experience benefit from in the future?

Some care experienced young people may be eligible for other forms of social security assistance, including disability, carer and children's payments. Interactions with the social security system for the proposed care leaver payment could also be used as an opportunity to share information about other payments they may be eligible for. The Scottish Government should ensure that accessible information about and support to access payments is available as and when it may be required.

About the ALLIANCE

The Health and Social Care Alliance Scotland (the ALLIANCE) is the national third sector intermediary for health and social care, bringing together a diverse range of people and organisations who share our vision, which is a Scotland where everyone has a strong voice and enjoys their right to live well with dignity and respect.

We are a strategic partner of the Scottish Government and have close working relationships with many NHS Boards, academic institutions and



key organisations spanning health, social care, housing and digital technology.

Our purpose is to improve the wellbeing of people and communities across Scotland. We bring together the expertise of people with lived experience, the third sector, and organisations across health and social care to inform policy, practice and service delivery. Together our voice is stronger and we use it to make meaningful change at the local and national level.

The ALLIANCE has a strong and diverse membership of over 3,500 organisations and individuals. Our broad range of programmes and activities deliver support, research and policy development, digital innovation and knowledge sharing. We manage funding and spotlight innovative projects; working with our members and partners to ensure lived experience and third sector expertise is listened to and acted upon by informing national policy and campaigns, and putting people at the centre of designing support and services.

We aim to:

- Ensure disabled people, people with long term conditions and unpaid carers voices, expertise and rights drive policy and sit at the heart of design, delivery and improvement of support and services.
- Support transformational change that works with individual and community assets, helping people to live well, supporting human rights, self management, co-production and independent living.
- Champion and support the third sector as a vital strategic and delivery partner, and foster cross-sector understanding and partnership.

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