

# **Corporate Parenting Board**

## **12 November 2020**

### **Savings for Children in Care and Care Leaver Finances**

#### **For Decision**

**Portfolio Holder:** Cllr A Parry, Children, Education, Skills and Early Help

**Local Councillor(s):**

**Executive Director:** T Leavy, Executive Director of People - Children

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Title: Savings for Children in Care and Care Leaver Finances

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**Report Status:** Public

#### **Recommendation:**

That the Corporate Parenting Board:

- (i) Note and support the review of existing policy and processes relating to savings for Children in Care.
- (ii) Note and support the development of a Financial Support Framework for Care Leavers.

#### **Reason for Recommendation:**

To ensure that Corporate Parenting Board members are aware of the current position regarding finances and savings for Children in Care and Care Leavers in Dorset, and the work underway to develop this further.

## **1. Executive Summary**

At its meeting on the 9th September 2020, the Corporate Parenting Board requested a report relating to the financial position of young people and care leavers aged 18 including what funding and grants were available to them.

As Corporate Parents, Dorset Council must ensure that all eligible young people leaving our care receive the financial help and support to which they are entitled.

This report provides the Corporate Parenting Board with the current position and arrangements in place regarding financial support to Care Leavers and sets out the current arrangements relating to savings for Children in Care.

## **2. Financial Implications**

There are no additional or direct financial implications arising from this report which relates to the current position. The report is provided to advise the Corporate Parenting Board of the current arrangements in place for Children in Care savings and Care Leaver Finances.

Any development of a new financial policies and processes as a result of our co-production work with children and young people will be undertaken through appropriate Council decision making and governance processes.

## **3. Well-being and Health Implications**

Financial literacy and security underpin wellbeing.

## **4. Climate implications**

N/A

## **5. Other Implications**

N/A

## **6. Risk Assessment**

Having considered the risks associated with this decision, the level of risk has been identified as:

Current Risk: Low

Residual Risk: Low

## **7. Equalities Impact Assessment**

This report identifies how the team delivering services to eligible looked after young people and care leavers and works from the same basic principles in terms of equality and equal opportunity.

Whilst each young person is unique with individual needs, the overarching legislative framework and Dorset Council policy seeks to ensure all young people are treated equitably.

This report seeks to advise the Corporate Parenting Board of current arrangements and therefore an Equalities Impact Assessment is not applicable however any future policy development will be subject to an Equalities Impact Assessment.

## **8. Appendices**

N/A

## **9. Background Papers**

None

## **10. Care Leavers Services**

### **10.1 Context:**

- (i) Young people cease to be looked after at the age of 18, although some children in care may choose to leave care before this. However, the local authority continues to have responsibilities towards them until at least the age of 25. These duties and responsibilities vary according to the circumstances of the young person and their length of time in care prior to the age of 16. There are currently 266 young people receiving an active leaving care service from Dorset Council.
- (ii) Feedback from our Care Leavers Forum has indicated that Care Leavers do not feel they have been equipped with the skills to properly manage their money and to budget effectively. This was echoed by some of the Care Leavers that responded to the New Belongings “Your Life Beyond Care” survey.
- (iii) This report focuses on how Dorset Council financially supports those that leave our care, including the provision of savings whilst children and young people are in our care.

### **10.2 Children in Care – Current Financial Provision**

- (i) The policy for all children who are in our care is that there is a commitment that a savings account is set up and this is reviewed as part of Children in Care Review. However, the amount to be saved is agreed between the child's social worker and the foster carer's social worker. Additionally, the ability to open a savings account is not included in the Delegated Scheme of Authority, which means that foster carers require the specific permission of the child's social worker in order to open a savings account.
- (ii) At present, the balance of any savings accounts is not systematically recorded and therefore we cannot say how many children have savings accounts and how much savings they have. Furthermore, as these savings accounts are not monitored we are unclear as to whether young people in our care make use of these savings before they reach 18, potentially to purchase a larger item such as a laptop for college, or to help with getting a car or car insurance.
- (iii) Children and young people fostered by Dorset Council Foster Carers – The Fostering Fees and Allowances Policy states that foster carers are expected to provide pocket money from the weekly allowance they receive from Dorset, although it does not specify how much. There is no stated expectation in the document that foster carers will set up and contribute to savings for a child or young person placed with them. Furthermore, provision of savings does not form part of the Foster Carer's Annual Review.
- (iv) Children and Young People placed with Independent Fostering Agencies - The Framework for Independent Fostering Agencies does set out an expectation that foster carers will provide pocket money and savings. However, these amounts also are agreed between the child's social worker and the foster carer's social worker.
- (v) The Sharefound Foundation 'Sharefound' - The Share Foundation, or 'Sharefound' for short, has been running the Department for Education's Junior ISA scheme for Children in Care and young people since 2012, during which time it has benefited over 125,000 young people. Before that, it was making additional voluntary contributions to the Child Trust Funds of Children in Care and, as from 2nd October 2017, The Share Foundation took on responsibility for the Child Trust Fund scheme from the Official Solicitor in addition to the Junior ISA scheme.

The Junior ISA is provided for every child and young person under the age of 18 who has been in care continuously for at least one

year. The Child Trust Fund scheme applies for children born between 1st September 2002 and 2nd January 2011; the accounts were set up within one year of birth. Dorset Council are statutorily required to provide details to ensure accounts can be opened.

The Share Foundation will administer the accounts, which are held with selected Junior ISA providers: this includes supplying information on their progress through the local authority concerned. A young person may look to move their ISA at the age of 16 and can take direct control for the account from the age of 18. Responsibility for an account can also be shifted to a care giver with parental responsibility prior to a young person's 18th birthday at the request of the local authority.

The Share Foundation will provide information and guidance to the young person to support them in preparing for adult life and handling money. The young person will also be encouraged to raise the value of their account through voluntary contributions.

### 10.3 Children in Care - Next Steps

- (i) The service intends to undertake a review of existing policy and processes relating to savings for Children in Care through co-production with Children in Care, Care Leavers and carers.

### 10.4 Financial Support to Care Leavers:

- (i) At present our Care Leavers receive a range of financial support through the Care Leaver budget. This support covers all aspects of a Care Leaver's life as they move into adult life. Additional detail on this financial provision is set out below, but this might include:
  - a. Housing and living independently
  - b. Access to learning and training, including university
  - c. Documentation and identity
  - d. Support with pregnancy and maternity
  - e. Keeping in touch
  - f. Emergency Financial Assistance
- (ii) This financial support is currently allocated on a case by case basis when either a Care Leaver asks for it, or when their Personal Adviser identifies the need for it. At present Dorset Council do not have a clear framework which sets out financial entitlements for care leavers and have not so far operated a defined value for a setting up home allowance.

- (iii) Although based on individual needs of care leavers, this has meant that finances provided can vary from person to person.
- (iv) **Housing and living independently** – These payments may include a contribution to help a young person to set up home which they can use to purchase electrical goods, kitchen equipment and utensils, bedding and furniture.
- (v) In addition, the Council may also provide the young person with rent in advance and a deposit where they move into Housing Authority properties and help with short term storage and removal costs. Dorset Council has also agreed that Care Leavers are exempt from Council tax where they are in their own property and receive a 25% contribution to council tax where they live in a shared property within the Dorset boundary.
- (vi) **Access to learning and training** – Dorset Council currently provides financial support in several ways to support Care Leavers to access employment education and training.
- (vii) Significant investment has gone into encouraging Care Leavers to go to university and this academic year we have 39 Care Leavers enrolled on University courses, all supported by specialist Personal Advisers.
- (viii) In certain circumstances we also pay for specific courses or training including online courses on a full-time or part-time basis. We are also able to provide a contribution to specific equipment or resources such as a laptop, specialist clothing or safety boots. Additionally, we can contribute towards travel to access a particular place of learning or an apprenticeship and help with childcare costs where required.
- (ix) **Documentation and Identity** – Most Care Leavers will have all the documentation they need for adult life but in some cases the Care Leaving Service will pay for the cost of a passport, driving licence or other document as required.
- (x) **Support with pregnancy and maternity** – Where a Care Leaver is pregnant or has a baby, financial support is provided to ensure mum has access to maternity clothing and can attend key appointments and maternity classes.
- (xi) **Keeping in Touch** – Dorset Council provides financial support to Care Leavers to remain in touch. This includes provision of a Dorset Council SIM card with free calls, text and up to 20GB of data

per month and a contribution towards transport to visit family members and significant others.

- (xii) **Emergency Financial Assistance** – As much as Personal Advisers try to support our Care Leavers to manage their money, there are inevitably times when some young people need additional assistance. These situations are dealt with on an individual basis and are usually dealt with by a bank transfer, but the team have access to All Pay cards which enable them to make purchases in emergencies including a small supermarket shop.

#### 10.5 Financially related support to Care Leavers:

- (i) Beyond the direct financial provision to Care Leavers, there is also significant activity to support Care Leavers to become independent adults. The Care Leaver Service works in partnership with a range of services and organisations to access the help and support to which they are entitled such as benefits and grants as well as advice and guidance into education, employment and training.
- (ii) The following is not an exhaustive list but is intended to give an insight into the range of activity that Personal Advisers might be involved in to support a Care Leaver.
- a. Support to claim Universal Credit. The team have recently agreed a joint working protocol with the Bridport and Weymouth Job Centre Plus teams to achieve advance claims for Care Leavers, for any proposed sanctions to be discussed with the Personal Adviser before being applied and identify additional support in finding work.
  - b. Support in access to grants and bursaries. The Personal Advisers will help Care Leavers with applications to any which are available. Many colleges and universities have schemes which provide additional financial support to Care Leavers, but there are also charities, local community groups and businesses which do this too.
  - c. Access to work experience and voluntary work for care Leavers interested in a specific field of work, or currently unable to undertake paid work.
  - d. Access to a business mentor under a scheme run by the Chamber of Commerce.
  - e. The Rees Foundation contributes towards the funding of driving lessons for Care Leavers wishing to learn to drive.
  - f. The Children in Care Nurses provide a survival kit on or around a Care Leavers 18<sup>th</sup> birthday.

- (iii) The Care Leaving service does not currently provide birthday gifts or any gifts around specific festivities such as Christmas, Eid or Diwali. Currently the service does not offer assistance with any additional winter fuel payments.

#### 10.5 Development of Care Leaver Financial Support Framework

- (i) Work is underway to review and update the Care Leaver Financial Support Framework. Work has been informed by feedback from the Coram Voice New Belongings Survey and the intention is for the new Framework to set out all the different financial support that a Care Leaver is entitled to from Dorset Council.
- (ii) The specific areas that will be the focus of Framework are taken from best practice seen in other areas and are likely to include:
  - Housing and setting up homes
  - Employment, education and training including support for apprenticeships
  - Emergency financial assistance
  - Consideration of Personal Budgets
- (iii) The aim is to shift financial support provided to Care Leavers from an ad-hoc basis to a consistent and equitable offer than can be easily understood by Care Leavers.
- (iv) The Framework will be progressed through the appropriate Dorset Council governance and decision-making channels.

### **11 Recommendations – The Corporate Parenting Board is asked to:**

- (i) Note and support the review of existing policy and processes relating to savings for Children in Care.
- (ii) Note and support the development of a Financial Support Framework for Care Leavers.