

## **Response to Scottish Government's consultation on policy proposals for a Care Leaver Payment**

**January 2024**

CELCLIS, the Centre for Excellence for Children's Care and Protection, based at the University of Strathclyde, is a leading improvement and innovation centre. We improve children's lives by supporting people and organisations to drive long-lasting change in the services they need, and the practices used by people responsible for their care.

We welcome the opportunity to submit our views in response to the Scottish Government's consultation on policy proposals for a Care Leaver Payment.

Our response is underpinned by research evidence, practice experience, and extensive insight and intelligence from lived experience and professional practice gathered through our long-standing, cross-organisational and interest-specific networks, as well as our group of consultants with lived experience of care. These networks include people across the workforce, including leaders working across the spectrum of children's services and other public services working in support of children, young people and their families, adults with care experience, amongst others.

### **Questions and responses**

#### **Purpose of the proposed Care Leaver Payment**

- 1. How well do you think the name of the payment represents its purpose and intention?**

Name of the payment represents the purpose and intention of the payment;  
**Name of the payment somewhat represents the purpose and intention of the payment;** Name of the payment does not represent the purpose and intention of the payment.

*"This name seems to contradict the current agreement that you never really 'leave' care – your experience of care is lifelong".*

CELCLIS consultant with care experience

We recommend the term 'care leaver' is not included in the name of the payment. Whilst we understand the sentiment behind the suggested name, the language of 'care leaver' does not reflect current framing of language around the process of growing up as care experienced. We recognise the term 'care leaver' has a specific legal definition derived from the Children (Scotland) Act 1995, and that some of the eligibility criteria for the proposed payment are sourced from this Act (with more information about our concerns on these criteria in our

response to question nine), yet it is imperative that Scotland moves beyond the use of inaccurate or stigmatising language to keep The Promise. Where this language is derived from legislation it can be more complex to change, but it is still possible to minimise the use of this language, especially in the naming of policy initiatives such as the proposed payment.

Aside from the specific legal interpretation of the term 'care leaver', the term can be interpreted in various other ways. Care experienced people, including CELCIS consultants with care experience, point out that the term 'care leaver' does not accurately portray their experiences of moving into adulthood.<sup>1</sup> Carmel Jacob-Thomson, Chair of the Board for Who Cares? Scotland, has also commented that this term is unsuitable because "much of our experience will stay with us forever".<sup>2</sup>

Where it is necessary to distinguish between children and young people currently receiving care and adults whose personal history includes care experience, it is important to be clear that 'leaving' care should never be a singular point in a young person's life. Rather, it should be a process of moving into independence and interdependence within their community. For many care experienced young people in Scotland, this is not the case. The most recent available year data for Scotland from 2015 shows the average age care experienced young people leave care is 17 years old, in comparison to 26 years old for their non-care experienced peers.<sup>3</sup> Comparable more recent data for England gives similar ages, with the average age of care experienced young people moving out between 16 and 18 years old, compared to 24 years old for their non-care experienced peers.<sup>4</sup> With challenges to the uptake, and availability of suitable aftercare support, all too often emotional, financial and practical support are stopped very suddenly, meaning care experienced young people must suddenly cope with the complexities of independent living, while their non-care experienced peers are supported to move to independence over much longer periods of time.<sup>5</sup>

CELCIS's consultants with care experience raised concern that the proposed name of the payment could also be understood as an incentive to leave care.

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<sup>1</sup> TACT (The Adolescent and Children's Trust) [Language that cares: Changing the way professionals talk about children in care](#); Who Cares? Scotland (2021) [Winning care-leaving rights and extending the age of leaving care](#). Glasgow: Who Cares? Scotland

<sup>2</sup> Jacob-Thomson, C. (2021) [Changing the language of care](#), Leicester: British Psychological Society

<sup>3</sup> CELCIS (2015) [Housing Options and Care Leavers: Improving Outcomes into Adulthood](#) Glasgow: CELCIS

<sup>4</sup> Fortune, R., Smith, N. (2021) [No Place Like Home. A look at young people's experiences of leaving the care system](#), Ilford: Barnardo's; Office for National Statistics (2023) [More adults living with their parents](#). Newport: Office for National Statistics

<sup>5</sup> Stein, M (2005) [Resilience and Young People Leaving Care: Overcoming the odds](#). Research Report. Joseph Rowntree Foundation, York; Joseph Rowntree Foundation; Baker, C. (2017) [Care leavers' views on their transition to adulthood: a rapid review of the evidence](#). London: Coram Voice.

Delaying the age at which young people move on to independent living, alongside a gradual and supported transition, has a profoundly positive impact on the lifelong wellbeing of people with care experience.<sup>6</sup> Scottish legislation and policy aims to positively delay the age and manner in which young people transition from care into adulthood. Research carried out by [CELCIS](#) identified a number of bureaucratic barriers, cultural and practice factors which work against this, including the need for all stakeholders to prioritise continuing care as the default provision, and for improvements to be made to national resource planning to guarantee capacity at a local level for continuing care entitlement.<sup>7</sup>

It is imperative that the name and all communication and activity around the proposed payment is supportive of a gradual transition into adult life. Ensuring this is the case will require full implementation of Parts 10 and 11 of the Children and Young People (Scotland) Act 2014, which outlines Aftercare and Continuing Care duties. This should include clearly articulating the rights of all young people with care experience to remain in their home or a suitable home until 21, and to receive high quality, ongoing and individualised aftercare support until 26 (or older if necessary). Significant and sustained progress in addressing the financial inequalities faced by young people with care experience will be needed to ensure that the proposed payment, and decision making about when to claim it, is not informed by a need to cover essential life expenses.

We do not foresee a problem with the use of the term 'payment' in the proposed name of this scheme. For an alternative name, several CELCIS consultants with care experience suggested the name 'Care experienced payment'. However, we understand that currently, the intention is not to offer this payment to all young people with care experience. We expect learning from analysis across the breadth of this consultation from different partners will enable Scottish Government to re-consider an appropriate name.

**2. Do you think the payment can fulfil the purpose set out above?  
Options and open field: Yes; No; Unsure**

Yes; **No**; Unsure

*"This amount is like putting a plaster on a broken leg."*

CELCIS consultant with care experience

Further clarity on the proposed broad purpose of the payment is needed. In the proposal it is described as: "to help reduce some of the financial barriers which

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<sup>6</sup> Baker, C. (2017) [Care leavers' views on their transition to adulthood: A rapid review of the evidence](#). London: Coram Voice; Mann-Feder, V. and Goyette, M. (eds) (2019), *Leaving Care and The Transition To Adulthood*, Oxford University Press, Stein, M (2005) [Resilience and Young People Leaving Care: Overcoming the odds](#), Joseph Rowntree Foundation, York. and Stein, M. (2012) *Young People Leaving Care*, London: Jessica Kingsley.

<sup>7</sup> Lough Dennell, B L., McGhee, K. and Porter, R. (2022) [Continuing Care: An exploration of implementation](#). Glasgow: CELCIS

young people face whilst moving on from care into adulthood and more independent living". However, although the payment may alleviate some of the barriers young people face moving into adult life, we believe that the evidence suggests a more aspirational financial policy for care experienced young people in Scotland is required.

The policy intention should be clearly communicated. Is the payment to be used by a young person for anything they wish to spend it on? Or are there certain criteria that will require to be met for the payment to be made? The use of "reduce some of the financial barriers" could imply this is the case. If this is the case, clear communication will be required to explain this.

Further information is also needed on how the figure of £2000 (originally proposed in 2021) has been arrived at, and which financial barriers this sum is expected to effectively address. Attention should be given as to the value of £2000 once the payment is launched considering both the current cost-of-living crisis and when the payment is due to commence in 2025.

### Financial support

In 2020, the Independent Care Review highlighted that many care experienced adults felt that they had been abandoned and ill-prepared when they went from childhood to adulthood, not least due to a lack of, or barriers accessing, financial support.<sup>8</sup> At a time when living costs and poverty have risen exponentially for everyone, with social security not covering essential day to day costs and increases in the number of people in in-work poverty,<sup>9</sup> all young people have to depend on their families for emotional, financial and practical support for far longer. Leaving home at an earlier age than many young people and often lacking the safety net of financial support from family, young people moving on from care are more likely to encounter the effects of debt and poverty.<sup>10</sup> Living independently without familial or other support requires higher levels of income, yet this group of young people are expected to rapidly learn financial demands, including taking on the responsibilities of paying bills and complexities of independent living in a short period of time, with fewer resources and at a much younger age.<sup>11</sup>

Care experienced young people who study full time are also at risk of financial hardship, as the funding provided through the Care Experienced Student Bursary

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<sup>8</sup> The Independent Care Review (2020) *The Promise*. Glasgow: Independent Care Review.

<sup>9</sup> Joseph Rowntree Foundation (2024) [UK Poverty 2024](#). York: Joseph Rowntree Foundation; Joseph Rowntree Foundation (2023) [Poverty in Scotland 2023](#). York: Joseph Rowntree Foundation; Joseph Rowntree Foundation (2022) [Going without: deepening poverty in the UK](#) York: Joseph Rowntree Foundation; Joseph Rowntree Foundation (2023) [Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times](#) York: Joseph Rowntree Foundation

<sup>10</sup> Stein, M (2005) [Resilience and Young People Leaving Care: Overcoming the odds](#). Research Report. York: Joseph Rowntree Foundation

<sup>11</sup> Mann-Feder, V. and Goyette, M. (eds) (2019), *Leaving Care and the Transition to Adulthood*, Oxford University Press and Stein, M. (2012) *Young People Leaving Care*, London: Jessica Kingsley.

is unlikely to cover rising living costs.<sup>12</sup> Inequalities in financial resources and support have an impact on the wellbeing of care experienced young people, with financial worries often articulated by young people moving into adulthood.<sup>13</sup>

### Trusted relationships

The needs of care experienced young people moving into adulthood are not limited to financial support. The success of this proposed payment relies on young people accessing support from people they know and trust, as often as they need it, in the same way that someone would be able to go to a parent with questions and concerns. The Independent Care Review identified that despite some improvements, too often care experienced children and young people do not grow up with these relationships.<sup>14</sup> All children and young people need loving and sustained relationships with the people who care for them, who can support them in decision making, planning, and the development of life skills and financial education.

### Early support

The payment must be considered in a broader picture about how financial inequalities can be addressed earlier in young people's lives. The full implementation of Continuing Care is required, alongside an assurance that high quality, tailored and sustained aftercare support is made available to every care experienced young person, consistent with the ongoing, loving support a child should receive from their parent.

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

We are supportive of the intention behind a revised approach to provide an option for one larger payment rather than 10 small payments over a long period. However, we would advocate that, as far as is possible, choice should be factored into all processes regarding the payment. Our response to question 5 details further our support for choice here.

### Universal Basic Income

This payment should be a stepping stone to more aspirational financial policies for care experienced people. We would like raise attention to the need to consider the development of a wider Basic Income Scheme for young people moving on from care in Scotland. Drawing on a burgeoning evidence base, and the experience of a Basic Income for care leavers pilot in Wales, Scotland has a unique and exciting opportunity to apply this existing learning to the planning and implementation of a Basic Income scheme for young people moving on from care in Scotland. Staf and Aberlour have been leading the exploration of the

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<sup>12</sup> National Union of Students (2022) [Cost of Living Students and Apprentices](#) Cheshire: NUS

<sup>13</sup> Baker, C. (2017) [Care leavers' views on their transition to adulthood: a rapid review of the evidence](#). London: Coram Voice.

<sup>14</sup> The Independent Care Review (2020) *The Promise*. Glasgow: Independent Care Review.

potential for such a scheme in Scotland, alongside young people with experience of care, and a range of expert stakeholders.<sup>15</sup>

CELCIS supports the calls for the detailed, collaborative planning and implementation of such a scheme. Done well, the potential of a 'Basic Income' to alleviate the poverty and financial pressures experienced by care leavers, and to support their mental health, wellbeing and security is enormous. As corporate parents, all agencies of the state, including Scottish Ministers, have a key role in upholding the rights and enhancing the wellbeing of care leavers, development of a Basic Income is a distinct opportunity to further this.

Scotland has a history of significant interest in a Universal Basic Income scheme, with the Scottish Government funding a feasibility study into geographical pilots in four local areas,<sup>16</sup> subsequently the Scottish Government is developing the Minimum Income Guarantee model.<sup>17</sup> This study acknowledged the range of positions on Basic Income, from those who view it is a promotion of social justice and equality, removing work disincentives and addressing income inequality; to those who fear it encourages labour market withdrawal, diverts funds from those most in need, and promotes state dependency. Despite the (mixed) evidence from various international pilots, the feasibility study also recognises the evidence base is limited as there has been no testing of Basic Income in a form that meets the full definition (cash payments, paid regularly, unconditionally, to all individuals) in any developed countries.<sup>18</sup>

Whilst there may be barriers to geographically based pilots which meet the full definition of a Basic Income, the Welsh pilot shows what is possible when a pilot is planned for care leavers as a particular group, the learning from which can be applied universally as and when these barriers are overcome. Because the Department for Work and Pensions (DWP) and HM Revenue and Customs (HMRC) have advised they will class the Welsh payments as income, the establishment of a generous level of payment (£1,600 per month) means the payment will still provide a sufficient, liveable income post-tax, and ensures participants will be no worse off if any means tested benefits are to be lost.

The pilot in Wales will provide useful information on the benefits of basic income, with evaluation planned of the impact on addressing poverty and unemployment and improving health and wellbeing. If we are serious about improving the financial security of young people with experience of care in Scotland too, establishing a similar, suitable, Basic Income scheme is an opportunity we must take.

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<sup>15</sup> Further details can be found in the Staf and Aberlour briefing note: [Exploring a Care Leaver Income](#)

<sup>16</sup> Citizens' Basic Income Feasibility Study Steering Group (2020) [Assessing the Feasibility of Citizens' Basic Income Pilots in Scotland: Final Report](#);

<sup>17</sup> Scottish Government (2024) [Minimum Income Guarantee Steering Group](#) Edinburgh: Scottish Government

<sup>18</sup> *ibid*

4. **How helpful would a payment of £2000 be at the point of moving on from care?**

Options and open field: Not at all; **Somewhat helpful**; Helpful; Very helpful

Our response to question two outlines evidence about the effectiveness of the proposed payment for care experienced people moving into adulthood, in the context of prolonged and exacerbated inequalities faced by young people with care experience in comparison to their non-care experienced peers.

5. **Would it be beneficial for applicants to have a choice in how their payment is made? For example, having the payment made in instalments of smaller amounts over a period of time rather than as a lump sum.**

Options and open field: **Yes**; No; Unsure

*"It must be a choice, and not foisted upon us, like the care system was foisted upon us."*

CELCIS consultant with care experience

Applicants should have a choice about when they receive their payments, whether payments are made in a lump sum or in smaller instalments, and what support can be accessed when applying and using this payment. This is in accordance the rights afforded to all children and young people in Article 12 of the United Nations Convention on the Rights of the Child (UNCRC) to express their views freely in all matters affecting them, and for these views to be given due weight. It is also aligned to the values and principles of Scotland's Getting It Right for Every Child (GIRFEC) approach, including "placing the child or young person and their family at the heart, and promoting choice, with full participation in decisions that affect them."<sup>19</sup> It is also necessary to uphold the core foundation of The Promise, that children and young people must be listened to and meaningfully and appropriately involved in decision-making about their care.<sup>20</sup>

We recommend that there will need to be a widespread and concerted messaging through all communications about the proposed payment, as well as the guidance developed, that access to the payment is a right and entitlement for experienced young people. It must be understood in a wider context of a right to support and financial education, ensuring that young people can be supported by the people they know and trust, who have the appropriate skills, to enable them to make informed choices about when and how they receive this payment.

CELCIS welcomed the changes made by the Students Awards Agency for Scotland (SAAS) to Scotland's Care Experienced Students Bursary in 2022, enabling students to choose to receive their bursary payments over nine months

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<sup>19</sup> Scottish Government (2022), [Getting it right for every child \(GIRFEC\) - www.gov.scot](http://www.gov.scot)  
Edinburgh: Scottish Government

<sup>20</sup> The Independent Care Review (2020) *The Promise*. Glasgow: Independent Care Review.

(within term-time), or to spread these payments over the full year, to cover holiday periods. Similar consideration should be given to the proposed Care Leavers Payment so that as much choice as possible is given to young people regarding the frequency and timing of this financial support. Furthermore, evidence from care experienced students in higher education emphasises the importance of receiving reliable, consistent, and relationship-based support that is not bound by rigid criteria for age or type of care experience. In addition to emotional support, it should include advice, guidance and support with finances, accommodation, and university systems. There should also be choice about how and when support is received. For instance, recommendations are given about the need for support services to remain available for students who have previously chosen not to use these services.<sup>21</sup>

**6. At what point would it be most helpful for care leavers to receive the payment?**

Options and open field: In preparation of moving on from care; At the point of moving on from care; Within one year of moving on from care; Within 18 months of moving on from care; **Other.**

*"There was no choice and dignity in how I received payments in the past. Just a letter saying 'here is £200' with very little explanation of what this was for. It should be flexible; people should be informed about what the payment is for and offered options about when they receive it. Don't just dump it on someone because they've hit your deadline."*

CELCIS consultant with care experience

The point at which people receive the payment should be flexible and responsive to individual circumstances. People should be informed about what the payment is for, and offered options about when they receive it. There are many different pathways and timescales to independence and the timing of the payment should reflect this. Discussions should take place within trusted relationships with people who understand the young person's needs and aspirations. As previously stated, an arbitrary age/point may have the unintended consequence of encouraging young people to move away from the support of care (for example, to independence in their own tenancy) before they are ready, rather than being supported to remain living with their carers under Continuing Care arrangements.

Attention should be paid to different care arrangements to ensure that support is in place for all young people who can benefit from this payment. Transitions for a young person living in kinship care are likely to differ from a young person in residential care. CELCIS is aware of young people living in kinship care who have

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<sup>21</sup> O'Neill, L., Harrison, N., Fowler, N. and Connelly, G. (2019) [\*Being a student with care experience is very daunting. Findings from a survey of care experienced students in Scottish colleges and universities\*](#) Glasgow: CELCIS



been less aware of their rights compared to young people living in residential care where a more formal process is in place.<sup>22</sup>

## **Impact of the proposed Care Leaver Payment**

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

There is an infinite range of options for the potential this payment may offer young people. There are two key principles which are of uppermost importance: a right to enjoyment and a right to determine what their own individual needs are. Article 31 of the UNCRC sets out the right to rest, leisure and play.<sup>23</sup> However, the need for care experienced children and young people to be able to grow up with the same access to activities that bring them joy as their non-care experienced peers, activities that make them happy, support their development and enhance their wellbeing, is fundamental to the ethos of the Promise.

In order to make those decisions, each young person needs to be able to have support from people they know and trust, as often as they need it, just as a child or young person living with their parent may go to them with questions and concerns about money and life decisions.

#### Right to enjoyment

Care experienced people have the right to access enjoyable, fun activities in their lives as they move into adult life in a similar way to their non care experienced peers. First and foremost, there must be a non-stigmatising approach to this payment: it is for the individual to determine their needs and wellbeing. Learning to drive, going on holiday, going to gigs, and anything else that all young people should have the opportunity to acquire as life skills and enjoy growing up as they move into adulthood.

#### Range of needs

However, there will be disparities in how the payment is used, depending on the circumstances of each young person as they embark on independence and adult life. It is impossible to predict each individual circumstance this payment could be used to support. Some young people will need to use the payment to spend on everyday essentials and basic needs. Financial worries are articulated by many young people leaving care. Care leavers are often faced only with lower paid or precarious work,<sup>24</sup> meaning they must manage on a low income and cope with the stress and pressure of financial responsibilities. Care experienced people have said that they want support in these areas.<sup>25</sup> Young people leaving

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<sup>22</sup> This information is drawn from our networks of practitioners in the children's services sector. For more information see Young, E., Hill, L (2020) [The highs and lows of kinship care: supplementary analysis of a comprehensive survey of kinship carers in Scotland 2019](#) Glasgow: CELCIS

<sup>23</sup> General Assembly of the United Nations (1989) Convention on the Rights of the Child Geneva: General Assembly of the United Nations.

<sup>24</sup> The Children's Society (2016) [Improving financial support for care leavers](#), London: The Children's Society

<sup>25</sup> Baker, C. (2017) [Care leavers' views on their transition to adulthood: a rapid review of the evidence](#). London: Coram Voice.

care often experience sudden and stark transitions, from having little financial responsibility, to navigating a range of complex systems and requirements (including rent, utilities, food, clothing, household supplies, and transport costs) in a matter of days.<sup>26</sup>

Scottish Government should consider the rights and needs of young people moving into adulthood when articulating the intention of this payment: what specifically is this policy aiming to achieve?

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

The range of issues and circumstances in which care experienced young people may find themselves financially vulnerable are as varied and unique as the young people themselves. There are several potential risks which may be associated with this payment:

##### Financial Exploitation

*"There is a risk that young people are exploited financially if people know that they are due to receive this money. The government needs to think about how they will ensure its spent by the applicant on what they actually want."*

CELCIS consultant with care experience

Young people with additional needs may already be entitled to higher rates of welfare benefits. Some care experienced young people in this position report feeling or experiencing financial vulnerability and exploitation from peers and other networks.<sup>27</sup> Particular attention should be paid to meeting the needs of these young people, ensuring the correct support is available when in receipt of the payment.

##### Debt

Furthermore, care experienced young people in receipt of universal credit and responsible for paying their own rent may be particularly vulnerable to accruing high levels of debt. Young people living independently for the first time may not have the confidence, experience and necessary skills to budget potentially large sums of money for essential items, such as rent or household bills.<sup>28</sup> This payment may well alleviate some of this pressure in the short term, but priority should be given to providing long-term and sustainable financial support.

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<sup>26</sup> Rock Trust (2023) [Housing first for youth](#), Edinburgh: Rock Trust

<sup>27</sup> Baker, C. (2017) [Care leavers' views on their transition to adulthood: a rapid review of the evidence](#). London: Coram Voice.

<sup>28</sup> Scottish Government (2013) [Housing Options Protocols for Care Leavers: Guidance for Corporate Parents](#). Edinburgh: Scottish Government

### Timely Payments

*"Young people need to know exactly when they are receiving their money. If they know it's coming but there's a delay in receiving it, there's a risk that it will be spent before it is received. This could cause debt problems."*

CELCIS Consultant with care experience

Provision of this payment needs to be within an agreed timescale, which has been made clear to both those who have the right to access the funds and those who are supporting their transition into adult life. A transparent process for the application and payment of the funding should be set out in an accessible format.

### Withdrawal of other financial resource

*"This will require work with social work about the framing of payment – it's about 'investing in you as a person, your life, and future not to cover the basic costs that many are struggling to pay.'"*

CELCIS Consultant with care experience

Concerns have been raised that other financial resources will cease with the arrival of the payment. The purpose of this payment is to reduce some of the financial burden of moving on from care, but the money could become a necessity for some young people. Learning from the Universal Basic Income pilot in Wales, there needs to be a clear stipulation that all current resources would continue to be provided to young people moving on from care.<sup>29</sup> This should include consideration of care experienced parents and the right to resources for them and their children. The provision of this payment should not see any reduction in support or resource offered.

Furthermore, attention should be paid to the risk of this payment discouraging agencies from making discretionary payments, for example, payments for a deposit, passport fees and citizenship applications. One option is for the body administering the 'Care Leaver Payment' to be independent of other agencies, as with the Care Experienced Students Bursary.<sup>30</sup> Similarly to the application process, both young people and all those involved in supporting them and the system of payment should be informed from the outset of young people's rights in relation to other financial resources, to make sure that inequalities do not arise.

### Leaving care early

Finally, young people with care experience are often subject to the pressures of an 'accelerated adulthood' in comparison with their non care experienced peers<sup>31</sup>. Particular attention should be given so that this payment does not

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<sup>29</sup> Welsh Government (2023) [Basic income pilot for care leavers: overview of the scheme](#) Cardiff: Welsh Government

<sup>30</sup> Student Awards Agency Scotland (2023) [Care Experienced Students' Bursary](#). Edinburgh: Student Awards Agency Scotland

<sup>31</sup> Palmer, A., Norris, M., & Kelleher, J. (2022). *Accelerated adulthood, extended adolescence and the care cliff: Supporting care leavers' transition from care to independent living*. Child & Family Social Work, 1–12.

embed this reality further. A decision to receive this payment should not be taken to imply a wish to 'leave care'. Young people should have the right to access this payment to improve their transition into adulthood, without expectation that they have now become an independent 'adult' and do not need further support and care.

## **Eligibility criteria for applicants**

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

#### 'Care leaver' and Continuing Care

We welcome the fact that the eligibility criteria includes young people in receipt of Continuing Care. This is important as, without this, there may be an unintended consequence of young people foregoing their right to Continuing Care in favour of receiving a financial payment. Clear communication around this will be important for the successful enactment of this policy.

#### Young people who were 'looked after' at home

*"Eligibility MUST include children looked after at home."*

CELCIS consultant with care experience

We note that the eligibility criteria for the payment follows that the legislative definition of 'care leaver' and for being eligible to receive Continuing Care under the 2014 Act.<sup>32</sup> However, if the aspiration for this initiative is indeed to "provide a one-off payment to young people moving on from care, with the intention of helping to reduce some of the financial barriers they face whilst moving into adulthood and more independent living", then this will not be fully realised if young people who had been 'looked after' at home are not included as eligible for the payment.

These young people may well be most in need of the Care Leaver Payment. Children and young people on home supervision orders and their families can require further support in relation to domestic violence, substance misuse, mental health problems or financial difficulties<sup>33</sup> and are more likely to face a range of poorer outcomes than their care experienced peers.<sup>34</sup> There is a need to examine the culture which has developed where some providers regard children and young people on home supervision orders as being less in need, or less entitled to services than other 'looked after' children and young people. In the context of fiscal constraint this is often rationalised by public bodies as being due to a categorical 'duty' to allocate resources to those currently or formerly 'looked

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32 Scottish Government (2014) [Children and Young People \(Scotland\) Act 2014](#) Edinburgh: Scottish Government

33 Lerpiniere, J., Welch, V., Young, E., Sadler, S., Fitzpatrick, J.P. (2015). [Overseen but often overlooked: Children and Young People 'Looked After at Home' in Scotland. Report 2: Identifying needs and outcomes.](#) Glasgow: CELCIS.

34 *ibid*

after away from home', whereas they portray their duty towards those currently or formerly on home supervision as being somewhat secondary or contingent.<sup>35</sup>

#### Other young people with experience of care

*"Is this a care experience or a care leaver payment? Should it be a care experience payment? What if someone has been in care their whole lives until this cut-off point of 16th birthday and they're excluded?"*

CELCIS consultant with care experience

Whilst this payment is welcomed, we note that it is only for young people who are 'looked after' on or after their 16<sup>th</sup> birthday. Consequently, many young people with experience of care will not be eligible for this payment. For example, a young person may have been 'looked after' from birth until the age of 15 and so would not be able to receive this payment. Alternatively, a young person who only became 'looked after' at the age of 15 but was still 'looked after' on their 16<sup>th</sup> birthday would be able to receive the payment. In line with the commendable aspirations of this policy, we would recommend further consideration of extending the eligibility for the payment to include all young people with experience of care.

*"There have been schemes like this in the past, for example Child Trust Funds, where people have missed out by just a year on being able to apply. People could fall in between schemes unless a universal approach with a long-term commitment is adopted."*

CELCIS consultant with care experience

#### Aftercare and age requirements

We welcome the fact that the age requirement criteria notes that young people aged 16 – 25 may apply for the payment. However, the proposed eligibility criteria does not include young people who are receipt of aftercare. This feels like a gap, given that young people in receipt of continuing care have been noted as a specific group who are eligible to apply for the payment. Considering this, the proposed eligibility criteria for the payment should include those who are currently in receipt of aftercare.

#### Age requirements

Clear communication will be needed to explain that there is flexibility within the age range as to when a young person can apply for this one-off payment. Young people should be encouraged to apply for the payment at the time that best meets their unique needs.

*"If you set a fixed age for when people receive their money, you're not recognising the diversity amongst these people and their circumstances."*

CELCIS consultant with care experience

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<sup>35</sup> ibid

*"If this goes through parliament, whenever the payment is received may become the accepted societal standard of when you leave care. This could contradict other pre-established standards."*

CELCIS consultant with care experience

**10. Is there anything else you think the Scottish Government should take into consideration related to eligibility criteria for the Care Leaver Payment?**

Our answer to question 9 includes what we think needs to be taken into consideration regarding the eligibility criteria.

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

Our answer to question 9 includes our response on the proposed age requirements.

**Income requirements for applicants**

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

We are supportive of the proposal that an individual's income should not have an impact on their eligibility for the payment.

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

We are supportive of Scottish Government's approach but note attention should be given to the mechanisms for providing payment so that receipt of this payment does not unintentionally negatively impact an individual's entitlement to other support. Consideration needs to be given to information provided to those who provide financial resources to care experienced people: local authorities, Social Security Scotland, the Department for Work and Pensions (DWP), alongside the Students Awards Agency for Scotland (SAAS), the Scottish Funding Council (SFC), further and higher education institutions, to name but a few. We recommend that this information is communicated clearly in any marketing campaigns, and through dissemination of information to all partners, including young people and their families, so that care experienced young people receive the correct information from the outset.

Consideration also needs to be given to any unintended consequences of the way in which the payment is received and the timing of payments. For example, if the payment goes directly into a bank account on an unspecified date, it might be subsumed in other bank payments. Communication with the young person receiving the payment around the timing of the payment will be necessary here.

## The application process

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

**For this question please consider what you think may be important for a young person leaving care who is applying for this payment.**

**Some things to consider includes but is not limited to:**

- **how supportive the process is**
- **how the applicant experiences interactions with those delivering the payment**
- **how the applicant is communicated with**
- **how personalised the service is**

To ensure that the application process for the proposed payment is best placed to meet the needs of all eligible young people, there must be involvement of care experienced people in the design of all processes around the proposed payment. The need to involve the communities that use a service in the design of that service was highlighted by the Christie Commission in 2011,<sup>36</sup> and the commitment to continue doing so has been further reinforced through the development of the [Scottish Approach to Service design](#), the foundations of The Promise, and duties under Article 12 of the UNCRC.<sup>37</sup> All participatory approaches to service planning require resources, including adequate time.

Valuable learning has emerged from the development of a Basic Income for care leavers pilot in Wales, which has seen a particularly high rate of applications to the scheme. Emerging learning points to the personalised contact eligible young people received from their social work advisor as a key factor in this high uptake. Young people's advisors proactively make contact so that they are aware of the pilot and invite them to complete an assessment with a qualified advisor better off under the scheme, who has the skills to give information about the scheme and any effects on their benefit entitlement. The qualified advisor can then support a young person to enrol.<sup>38</sup>

There is also further learning about what is required to support the application process from the Care Experienced Students Bursary. Upskilling staff in the agency responsible for delivering the payment ensures that in addition to the technical aspects of the payment (such as any potential interaction with benefits or other payments), there is a deeper understanding of the needs of this group of young people. This is important to mitigate the impact of stigma. Care experienced young people stated that they have often found it difficult to declare

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<sup>36</sup> Christie, C. (2011) [Christie Commission on the future delivery of public services](#). Edinburgh: Scottish Government.

<sup>37</sup> Independent Care Review (2020) *The Promise*. Glasgow: Independent Care Review; General Assembly of the United Nations (1989) Convention on the Rights of the Child Geneva: General Assembly of the United Nations.

<sup>38</sup> Welsh Government (2023). [Basic income pilot for care leavers: overview of the scheme](#). Cardiff: Welsh Government

their care experience and felt uncomfortable or stigmatised, which has acted as a barrier to their application.<sup>39</sup>

It is also equally important to ensure staff have the skills and support required to enable trauma-informed practice. Care experienced young people talked about the negative impact on their wellbeing of re-telling details about their history of care, that arose when gathering evidence about their eligibility for the bursary.<sup>40</sup> Trauma-informed practice will rely not just on the skills of individual staff members, or of these staff members being able to access appropriate support from their managers, but of the consideration of trauma-informed practice throughout the application processes. For example, the agency responsible for delivering the Care Experienced Students Bursary (SAAS) ensures the staff member responsible for the entire application process for a young person is the same individual the whole way through. Members of our networks in the children's care workforce have stated this is a key component of a trauma-informed approach.

The success of the scheme will rely on whether eligible young people have access to skilled, relationship-based support from practitioners they know and trust before, during and after their application for the payment. This will rely on consistent access to high quality aftercare and continuing care support. As outlined in our response to question nineteen, the provision of relationship-based support is integral to keeping The Promise, and to meeting the developmental needs of care experienced young people.

### **Support to apply for the payment**

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

Options: **Yes**; No; Unsure

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

Please see our response to question 14 which answers this question too.

**17. How should this support be provided?**

Please see our response to question 14 which answers this question too.

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<sup>39</sup> O'Neill, L., Harrison, N., Fowler, N. and Connelly, G. (2019) [\*Being a student with care experience is very daunting. Findings from a survey of care experienced students in Scottish colleges and universities\*](#) Glasgow: CELCIS

<sup>40</sup> *ibid*



## Support for those who have received a payment

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

#### Financial Education

Providing of formal and informal financial education should be a priority in advance of provision of this payment. Many children, as they grow up, may gradually learn skills about how to manage money from the adults around them like their parents or carers, along with many other important life skills, such as budgeting and money management. These skills will come about through consistent, natural conversations that change as a child grows up. However, if children's parents or carers are not confident in their own financial skills, or are not able to pass on financial skills to their children, children may have less access to financial education.

All children and young people should receive financial education consistently as they grow up at home and school. In Scotland, children and young people should receive financial education in schools, where this is a part of the Curriculum for Excellence through the Personal and Social Education and Health and Wellbeing curricula.<sup>41</sup> As with any other learning in their lives, it is important that financial education in schools happens consistently throughout the time they are in school. Wider numeracy and literacy skills, such as learning mathematics and English in school, are fundamental to financial education, so attention must be paid to support needs around these skills for children and young people who may need support with developing their numeracy and literacy skills.

Young people with care experience are more likely to encounter circumstances that mean they have specific needs for support and financial education when they move into adulthood. They are more likely to need to take on responsibilities they expose them to new and complex things to navigate such as agencies and contracts for financial payments. It can be a stark transition from little financial responsibility to complete financial independence. They need to budget and manage their rent, bills, living expenses, benefits or student loans. Efforts to mitigate some these responsibilities and financial burden have been made in Scotland, including a council tax exemption for care experienced young people up to the age of 26, and the provision of a Care Experienced Students Bursary.

#### Care Experienced Students Bursary

The introduction of the proposed 'Care Leavers Payment' should be informed by the learning from the experience of introducing and providing support for care experienced students at college or university. The research carried out by CELCIS on behalf of the Scottish Funding Council (SFC) provides some key

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<sup>41</sup> Education Scotland (2018) *Thematic inspection of personal and social education/health and wellbeing in Scotland's schools and early learning and childcare settings*. Livingston: Education Scotland

learning points relevant to this proposal.<sup>42</sup> Financial advice should be offered to all in receipt of the Care Leaver Payment, in the form of an advisor who would meet with the young person one- to-one. This offer should remain open for a sufficient period of time so that should the young person decide to access the payment at a future date (whether or not they originally accessed the support), it will still be available to them.

### 19. How should this support be provided?

Evidence from care experienced people, as well as research with the adults around them, has repeatedly pointed to the value of ensuring all care experienced people have access to trusting, relationship-based support.<sup>43</sup> This is a core foundation of The Promise.<sup>44</sup> CELCIS's recent Children's Services Reform Research study also points to the role of relationship-based support in enabling effective provision of a service to children, young people and families requiring support.<sup>45</sup>

For all children and young people, supportive, enduring relationships with those who care for them are the 'golden thread' in their lives. For children and young people who have experienced disruption or adversity in important relationships, the quality of these supportive relationships should be prioritised.<sup>46</sup> This is relevant not only to the developmental needs of children as they grow up, but also for access to services, throughout their lifetime, in which building trust will be critical.

It is crucial that any services that engage with or provide support to care experienced children and young people offer relationship-based support. Students accessing the Care Experienced Bursary repeatedly spoke about the importance of having a reliable, consistent relationship with a trusted member of staff,<sup>47</sup> and evidence from the Welsh pilot of Universal Basic Income also points to the importance of relationship-based support to facilitate access to the scheme. Relationship-based approaches are especially helpful in facilitating complex processes that are comparable to the proposed payment, such as

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<sup>42</sup> O'Neill, L., Harrison, N., Fowler, N. and Connelly, G. (2019) [\*Being a student with care experience is very daunting. Findings from a survey of care experienced students in Scottish colleges and universities\*](#) Glasgow: CELCIS

<sup>43</sup> Independent Care Review (2020) [\*Evidence Framework, Feb 2017-Feb 2020\*](#) Glasgow: Independent Care Review (p. 821); Briheim-Crookall, L., Michelmore, O., Baker, C., Oni, O., Taylor, S., Selwyn, J. (2020) , 10,000 Voices [\*What makes life good? Care leavers' views on their well-being\*](#), London: Coram Voice

<sup>44</sup> Independent Care Review (2020) *The Promise*. Glasgow: Independent Care Review

<sup>45</sup> Porter, R., Young, E., Scott, J., McIver, L., Mackinnon, K., Fowler, N. and Ottaway, H. (2023) *Children's Services Reform Research study: Rapid Review*, Glasgow: CELCIS (p. 106)

<sup>46</sup> The Care Inquiry (2013) [\*Making Not Breaking: The Findings & Recommendations of the Care Inquiry\*](#). Banbury: Adoption UK.

<sup>47</sup> O'Neill, L., Harrison, N., Fowler, N. and Connelly, G. (2019) [\*Being a student with care experience is very daunting. Findings from a survey of care experienced students in Scottish colleges and universities\*](#) Glasgow: CELCIS

complaints mechanisms, mitigating some of the barriers and offering support throughout the process.<sup>48</sup>

## **Awareness and publicity**

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

Please share your views and include any communication channels which have not been set out above.

Above all, a joined-up approach needs to be considered in relation to communication which considers both the people receiving support, and their families, alongside everyone working in children's and adult services. Consistent and comprehensive information should be accessible in high quality platforms for all to find.

#### Key relationships: Welsh Universal Basic Income Pilot

*"Can local authorities proactively target people who have been in care? This takes the onus off people to find out about it and makes it something that they are approached about rather than something they have to seek out."*

CELCIS consultant with care experience

Whilst it is a significantly more generous scheme, it is important to learn from the approach made by the Welsh Government to a Universal Basic Income (UBI) pilot, which has a provisional uptake rate of 97%.<sup>49</sup> Within this scheme, eligible recipients are contacted by social services or their Young People's Advisor before their eighteenth birthday to be informed about the pilot including, 'what it means for them, how they can take part and what additional support will be available to them.'<sup>50</sup> Furthermore, information is gathered if they do not decide to take up the scheme.

While we are still awaiting evaluation of the UBI pilot programme, indicators show that relationships are a key driver in uptake of the scheme. In line with CELCIS' Children's Services Reform Research study, high-quality relationships are fundamental, and need to be considered in all aspects of delivering the policy intentions of the payment.<sup>51</sup>

#### Proactive, clear and concise communication

*"Politicians should be given notice in advance through briefings and should be*

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<sup>48</sup> For further information see Care Inspectorate work in this area, for example ['Unhappy about your Care? You can talk to us'](#)

<sup>49</sup> University of Salford (2023) [Universal basic income: Wales is set to end its experiment – why we think that's a mistake](#) Salford: University of Salford

<sup>50</sup> Welsh Government (2023). [Basic income pilot for care leavers: overview of the scheme](#). Cardiff: Welsh Government

<sup>51</sup> Porter, R., Young, E., Scott, J., McIver, L., Mackinnon, K., Fowler, N. and Ottaway, H. (2023) *Children's Services Reform Research study: Rapid Review*, Glasgow: CELCIS (p. 106)

*proactive about understanding the payment and spreading the word to their constituencies.”*

*“The message should be simple: you are entitled to this payment. This will not impact any other benefit you receive. Here are links to support you can receive to apply for this. Make it as clear as possible.”*

CELCIS consultants with care experience

In addition to information being provided through individual relationships, wider awareness-raising should include specific and tailored efforts for both children and young people in need of care and protection (who may one day be entitled to the payment) and young people leaving care. The form that awareness-raising takes is also key. Resources should be disseminated through a range of accessible mediums, with caution not to further entrench a ‘digital divide’ in Scotland<sup>52</sup>, by making additional and intentional efforts to reach children and young people in communities who have faced barriers to accessing information.

### Each and Every Child

How we talk about care experience matters. We must never underestimate the impact that stigma and discrimination has had on children, young people and families needing the support of services for generations. Addressing the language used and public attitudes remains essential. Scotland is leading the way with the Each and Every Child initiative in how care and care experience is framed and understood, at every level.<sup>53</sup> This initiative which began in 2021 is evidence-informed and the learning is shared freely through training and online resources. Any communication resources developed in and around the introduction of and marketing of the Care Leaver Payment should be informed by the learning and resources from Each and Every Child.

## **Future consideration of financial assistance for people with care experience**

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

#### Co-design, testing, and evaluation

Whilst welcomed, it would be useful to learn more about the anticipated approach around the Scottish Government’s plans relating to “co-designing the new payment with people who have experience of care and those who provide support to people with care experience”. Testing, on a small scale, the application and delivery processes before the payment is launched across Scotland, should take place. There is no automatic “point” at which access to this payment may be given or sought, and consequently these processes may be more complex than similar payments.

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<sup>52</sup> McGee, K., and Roesch-Marsh, A. (2020) *Bridging the Digital Divide for Care Experienced Young People in Scotland: If Not Now, When?*, Glasgow: Scottish Care Leavers Covenant

<sup>53</sup> Each and Every Child (2023). [Help reframe the system](#)

The impact of this payment on young people should also be subject to robust evaluation to ensure it is supporting young people in the intended way. This will be important to “... *find out if it has a positive effect or any unintended consequences. Evaluation must be robust.*”

CELCIS consultant with care experience

We recommend that any evaluation undertaken should draw on the rigorous approach being taken, and learning from, the Welsh evaluation of the Basic Income Pilot, which is focusing on:

- Testing whether the Welsh Basic Income Pilot has an impact on intended outcomes and estimating how much of an effect it has.
- Understanding *how and why* the Welsh Basic Income Pilot works, for whom and under which circumstances.
- Identifying, measuring and valuing the costs and outcomes of the Welsh Basic Income Pilot to calculate its *cost effectiveness*.<sup>54</sup>

Any evaluation undertaken should be co-produced with care experienced young people.

#### Protected funding for the payment

Funding for the payment must be protected. We recommend providing clarification on the source of the funding for the payment. Services within Children’s Services Planning Partnerships (CSPPs) are already supporting children, young people, and families with limited resources. Consequently, if any of these partners were to be responsible for delivering this payment, then dedicated, ring-fenced funding should be provided to them for this purpose.

#### Inflation

Confirmation that the payment will rise in line with inflation (or be “uprated”) should take place so the intention behind the payment may be fully realised. This is especially pertinent given the challenges many face from the current cost-of-living crisis, particularly the young people who this payment is designed to support.

#### Interaction with other systems and benefits

Being in receipt of this payment should not result in any young person losing other payments including bursaries, grants, or benefits payments, and that this be clearly communicated to all relevant agencies. Consideration as to which agency would distribute the payments would assist in this.

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<sup>54</sup> Westlake, D., Holland, S., Sanders, M., Schroeder, E.A., Pickett, K., Petrou, S., Roberts, L., Hick, R., Johnson, M., Rodríguez-Guzman, G. (awaiting publication) [The Welsh Basic Income Evaluation](#), Cardiff: CASCADE

*"Social Security Scotland already handle this kind of thing, so it makes sense for them to manage this payment too rather than contract it out to someone else. However, they need more infrastructure than they currently have to manage this."*

CELCIS consultant with care experience

*"The benefits system is already incredibly complicated; if another body handles this payment, people may be confused about whether they have to declare it or if it will impact their other benefits."*

CELCIS consultant with care experience

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

### Universal Basic Income

Additional financial support for young people moving from care to adulthood, and the responsibility of the state to act upon this, is recognised by the Scottish Government through several policies, such as the Council Tax Exemption (up to the age of 26) and the Care Experienced Students Bursary. These are positive and welcome policies, yet further efforts are required to improve the experiences and outcomes of young people moving from care to adulthood who face low income, debt, and poverty.

As we have described, the Welsh Government has been piloting a Basic Income scheme under which every young person leaving care who turns 18 during a 12-month period is able to participate and receive an unconditional monthly payment of £1,600 (before tax) for 24 months.<sup>26</sup> There is significant learning for the potential development of a similar scheme in Scotland and we have discussed this further in our response to question 3.

### Money Advice Services

Many care leavers only receive financial advice once the financial difficulties they are experiencing have reached crisis point. This could be prevented though earlier and effective financial advice and education.<sup>55</sup> A project run by the University of Edinburgh to understand the experiences and support available to care leavers regarding financial difficulties found that many care experienced young people felt they were 'set up to fail' because of a lack of advice.<sup>56</sup> This was felt to indicate a lack of connection between specialist money advice services and care experienced people and people who support them.

To truly support people, services must feel and be experienced as welcoming and accessible to young people moving from care to adulthood. Many of these young people may have experienced trauma in their early lives, and

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<sup>55</sup> Ayre, D. et al (2016) *The cost of being care free*. London: The Children's Society

<sup>56</sup> University of Edinburgh (2020) [Briefing Paper: Fostering financially healthy care leavers](#). Edinburgh: University of Edinburgh

understanding the impact of trauma on child development is essential in order to understand and appreciate adaptive behaviours which have been developed in response.<sup>57</sup> Scotland's approach to implementing a trauma-informed workforce nationally is an important step in ensuring everyone who works alongside people who may have been affected by trauma is able to respond to their needs in a helpful and supportive way.

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<sup>57</sup> CELCIS (2021) [\*Safe Places, Thriving Children: Embedding Trauma-Informed Practices into Alternative Care Settings\*](#). Glasgow: CELCIS