

# LIFELONG RIGHTS

FOR CARE EXPERIENCED PEOPLE



**Finance Issue Paper**  
**October 2024**





# Statement of Intent



Who Cares? Scotland is the national membership and independent advocacy organisation for Care Experienced people in Scotland. Our vision is for a lifetime of equality, respect and love for all Care Experienced people, in recognition that the impact of care can be lifelong.

Every year, our advocacy workers support over 1,600 people with more than 6,000 individual advocacy issues across all 32 local authorities in Scotland. As we take a Human Rights-based approach to our work, around 10,000 individual rights are logged every year in supporting these issues.

We launched our [Lifelong Rights Campaign in October 2023](#) with a commitment to record and evidence what we hear from Care Experienced people. It reinforces the limited national data available, which shows that Care Experienced people currently do not have the same life outcomes as their non-Care Experienced peers. Following the launch of our Lifelong Rights Campaign, we're publishing a series of issue papers that are linked to the top five issues that Care Experienced people, aged 16 and over, raise with us through independent advocacy. This paper is the second in the series with a focus on finance.

We know through our advocacy data that finance continues to be the top issue raised by Care Experienced people over the age of 16, and this paper emphasises the ongoing need to eliminate barriers to financial support and education.

**It's no secret that we are in the midst of a very challenging financial situation, given the current cost of living crisis, leading many households to struggle. For many Care Experienced people, this is not a new reality.** With a lack of traditional family support networks, Care Experienced individuals are 1.5 times more likely to experience financial hardship and earn 25% less than their peers ([Independent Care Review, 2020](#)). Every week our independent advocates support Care Experienced people to access their right to social security and signpost to limited pots of crisis funding available. But this is not enough alone.

Poverty restricts people's choices and ability to take part in society. First Minister John Swinney has highlighted that eradicating child poverty is crucial for enhancing participation in our economy and society, as well as for enabling individuals to fulfil their potential and contribute to our country ([Scottish Government, 2024](#)). When people are supported to live fulfilling lives, society as a whole thrives. For Care Experienced people, this means reducing barriers to employment and education, ensuring that they have the same access to good jobs, financial stability and secure housing.

This report highlights the financial pressures for some Care Experienced people and offers practical solutions to corporate parents, local and national government to reduce this inequality.

**We have a moral and legal obligation to do more to offer a life raft to Care Experienced adults and families struggling against an ever-rising tide of poverty.**

Louise Hunter, CEO, Who Cares? Scotland



## Existing Policy & Evidence

**“For those households struggling now, boosting financial security and cutting costs is one of the most direct things we can do to support them out of poverty.”**

**First Minister John Swinney,**  
**Programme for Government, September 2024**

There is a wealth of policy and existing evidence that deepens our understanding of the impact of care. Much of this evidence on the lifelong effects of care experience is available thanks to the Scottish Government's commitment to researching care, particularly through the Independent Care Review. The drive to create a better future for all children and young people, enabling them to flourish as adults, is demonstrated through The Promise and efforts to eradicate child poverty. However, there is still more work to be done.

Right now, people all across Scotland are being affected by the most severe economic crisis in a generation ([Scottish Government, 2024](#)). Global and domestic factors have caused food and energy prices to skyrocket, alongside interest rates and housing costs so unaffordable that even previously comfortable families have been tightening belts to protect from homelessness or hunger. Roughly 21% of the Scottish population were living in relative poverty after housing costs between 2020-23, with 24% of all children in poverty. Of those in poverty, 60% of working age adults and 70% of children lived in a household where someone was in paid work ([Scottish Government, 2024](#)).

**“The Scottish Conservatives believe that the best way to tackle child poverty is to ensure that parents are in paid employment and earning a decent wage.”**

**Roz McCall**  
**Scottish Parliament Debate, 2024**

Extensive research shows that living in poverty and the stress associated has a significant impact on a person's health. In Glasgow, men in the most affluent areas are living 15 years longer than in the most deprived communities. For women, the gap is 12 years. ([Glasgow Centre for Population Health, 2021](#)). Poverty has a much wider detrimental impact beyond those on individual households though. The costs associated with retroactively supporting poorer health and education outcomes are more costly and reduce the chances of someone achieving their aspirations and full earning potential.

These circumstances are not new for many of those with experience of care. The Independent Care Review took place between February 2017 and February 2020 and found that children in the most deprived 10% of small neighbourhoods were 20 times more likely to experience care than those from the least deprived 10% ([Independent Care Review, 2020; p.15](#)).



The Independent Care Review also highlighted that some challenges and crises could be solved for families with sufficient financial resources. When homes are cramped, food is stretched, neighbourhoods don't feel safe and seeking better paid employment can be an ongoing stress, it can be difficult for some parents to meet all the needs of a child and be the parents they want to be. With a lack of traditional family support networks, Care Experienced individuals are then 1.5 times more likely to experience financial hardship and earn 25% less than their peers. ([Independent Care Review, 2020](#); [The Promise Scotland, 2020](#)).

Research by the Independent Care Review demonstrated that while the average person of working age requires £5,500 worth of public services each year, adults using homelessness services who have also been in care cost around £27,000, which is noticeably more than other adults experiencing severe and multiple disadvantage at £16,800 ([Independent Care Review, 2020. p.30](#)). Proactive investment in creating stable financial environments is, in the long term, within the best interests of our economy and our public services.

Although there are a number of schemes aimed at providing financial support to the Care Experienced community, these are often limited to education or have age caps. The council tax exemption for those with care experience is limited to those under 26, as is the proposed 'Care Leaver' payment. The Care Experienced Student's Bursary removed its age cap in 2020/21 but is currently distributed differently depending on level of study. For HNC-level students and above, the bursary is distributed by SAAS but for Further Education, the bursary is distributed by colleges on behalf of the Scottish Funding Council. Differing criteria and discrepancies in processes between distributing bodies often cause confusion for Care Experienced students transitioning through education stages. This gap in provision for those over the age of 26 or had moved on from care before the implementation of these supports is evidenced in some of the findings of our survey.

Pilot programmes such as the Welsh Universal Basic Income pilot (UBI), which was accessed by 635 Care Experienced individuals, suggests that there is room to be more radical in the way we address the financial impact of care. Research for other UBI projects also showcases the positive impact on people's physical and mental health. Programmes of this size could go a long way in addressing the unproportional spend in retroactively supporting those with experience of care and mitigate the increasing cost of public services ([University of Salford, 2023](#)).





## Our Evidence

Who Cares? Scotland has supported Care Experienced people for the past 45 years, with 27 of those as an independent advocacy provider. This means we've supported thousands of Care Experienced people on some of the issues that matter the most to them. In 2023, we began coding our advocacy data against the European Convention on Human Rights to better understand the support needs of the Care Experienced people we assist in relation to human rights.

The top advocacy issue raised by Care Experienced people over the age of 16 is finance. The evidence in this report is taken from a variety of sources, including an online survey and data from our advocacy work with Care Experienced people.

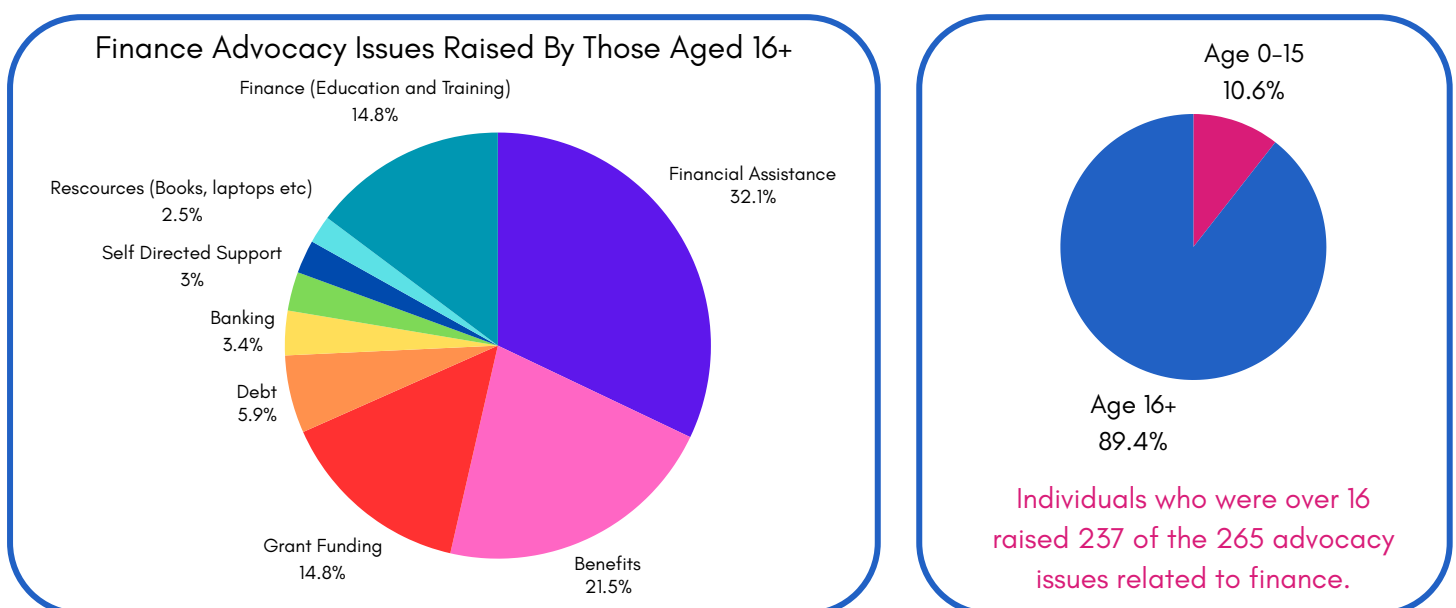
## Advocacy Data

Between 1st August 2023 and 31st July 2024, 265 finance-related advocacy issues were raised with Who Cares? Scotland by 169 individuals. Approximately 86% (146) of the individuals who raised these issues were aged 16 or over, and they accounted for 89% (237) of the finance-related issues raised.

For those aged 16 and over, the three largest finance-specific categories we were asked to support with were related to financial assistance (32%), benefits (22%) and grant funding (15%). The most common issues we supported this cohort with involved helping to fill out forms, checking eligibility for financial assistance and liaising with other organisations for further information on available support

Our data highlights that the general reasons for requesting financial assistance included support with council tax and rent arrears, start-up costs for new flats and assistance in purchasing essential items such as food and clothing.

Additionally, requests for financial assistance specifically related to education and training accounted for 15% of all finance-related advocacy requests. Within these requests, the most common asks were to check eligibility for the Care Experienced Bursary and to access other funding, such as childcare support, where available.



It's important to note that the majority of Care Experienced people, especially adults, do not receive advocacy and so these numbers could be much larger.



## Composite Case Study

Janice is a 32 year old single mum who has two children, Ellie and Matthew, aged 1 and 7. She has council tax and rent arrears, and Matthew, her seven year old, needs a specialist bed because of his disabilities.

Janice is hesitant to reach out to social work because she's afraid that she'll face stigma and that her children might be removed, so she's trying to look for alternative support. She has been working full-time since she was 17, when the council moved her out of care and into her own flat but is struggling to afford her rent and childcare. Although Janice can soon get free childcare for Ellie through the Early Learning Childcare scheme, she's currently struggling to afford support for Ellie because she's not currently able to get free childcare and for Matthew who has complex needs.

Janice was directed to the Scottish Welfare Fund, but she's already had to apply twice and won't be able to apply again until next year. She's frustrated because she knows that her younger sister has been able to get support, like council tax exemptions, but these came into force after she turned 26. She wishes there was something in place for her moving on from care that would've prevented her from accumulating debt.

Janice has tried looking online to see what support she's entitled to, but the council website is very confusing, and all the information is geared towards those under 26. When she has found benefits that she's entitled to, the forms are very invasive and confusing.

Janice is very stressed and is worried about losing her home and her children. She wishes it was easier to access support and that there was more support for people her age.

## Survey Data

Throughout August and September 2024, we provided the opportunity for Care Experienced adults over the age of 16 to share their views via an online survey. Analysis of the survey responses showed that there's a clear need for broadening access to financial support and increasing the offer of financial education. Recurring themes across the survey included the cost of living, debt and borrowing, disability and mental health and lack of financial support and education.

In our survey, we received 75 valid responses. These responses were from people aged 16 to 25, as well as people aged 26 and above. Just over half (55%) of respondents were aged 26 and above, further cementing a need for continued support for those above the cliff edge of support people reach when they turn 26.



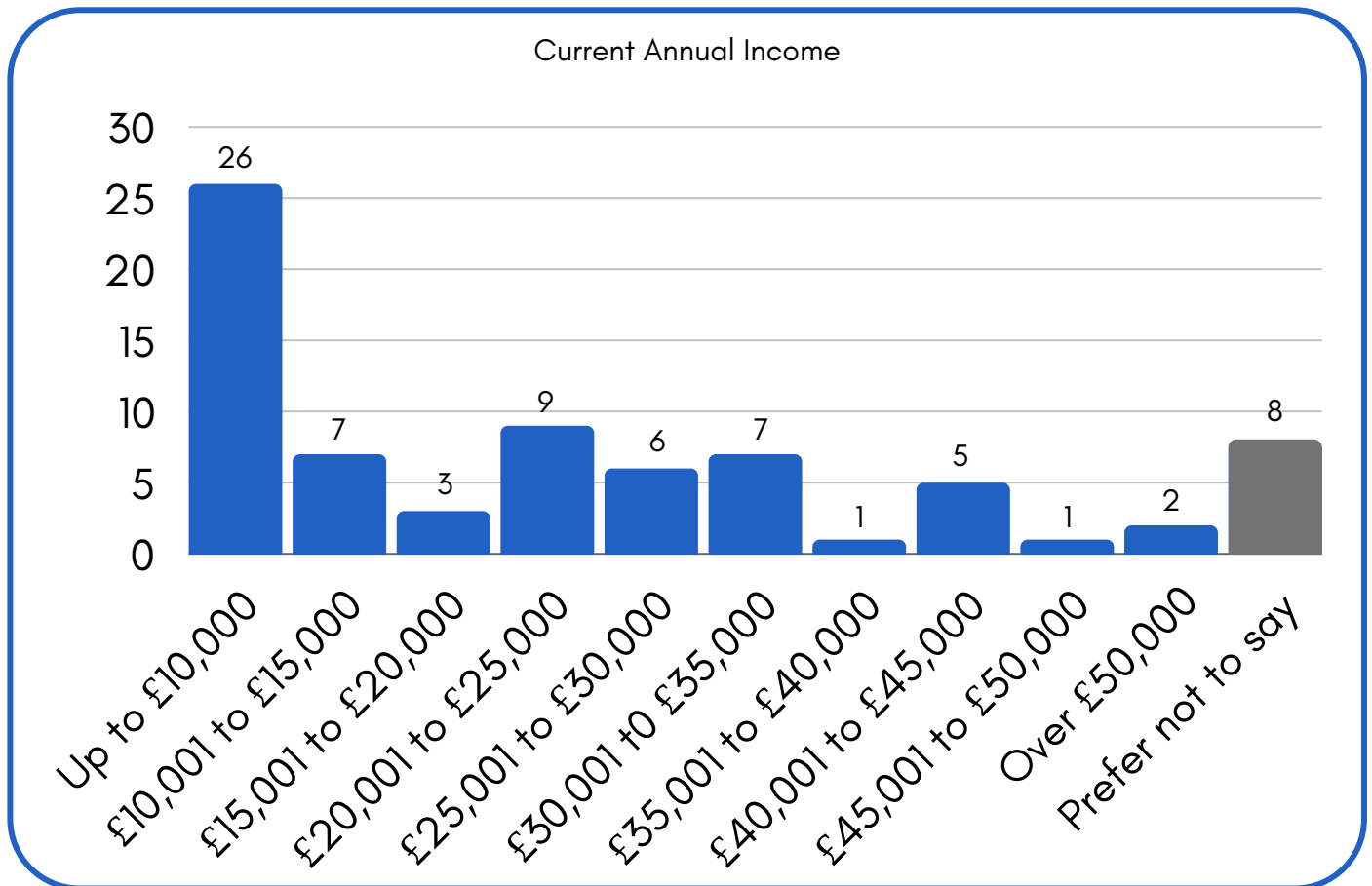




## Cost of Living

The data we gathered related to income shows that a significant portion of our survey respondents are not earning enough to maintain happy and healthy lives. In 2023, the median income for Scotland was £30,472 ([Scottish Parliament Information Centre, 2023](#)). **Based on this figure, roughly 44% of our survey respondents would be classed as living in relative poverty, compared to the national figure of 21% between 2020-23** ([Scottish Government, 2024](#)).

The most common sources of income were Universal Credit (45%), earnings from a single job (37%) and the Disability Living Allowance (27%).



Most respondents (60%) reported earning up to £25,000 annually. According to the Joseph Rowntree Foundation, in 2024, a single person in the UK needs to earn £28,000 a year to meet the minimum acceptable standard of living ([Joseph Rowntree Foundation, 2024](#)). This means that at least 60% of our survey respondents earn below this threshold. However, this percentage could be higher due to the 11% of respondents who preferred not to disclose their income.

The Independent Care Review highlighted an income gap between Care Experienced people and their peers which could be as wide as 25% ([Independent Care Review, 2020, p.30](#)). While not directly comparable to national statistics, our survey data shows that this income gap could be even higher. For those aged 18-21, there was a potential 29% earnings gap, with respondents having estimated average self-reported earnings of £8,864, compared to the national average of £12,480. **This gap potentially widens further to 38% for respondents aged 22-29.** The estimated average self-reported income for respondents in this age group was £15,962, which is nearly £10,000 less than the national average of £25,688 ([Office of National Statistics](#)).





Analysis of the root causes of the lack of financial stability for Care Experienced people should be considered by the Scottish Government. While our data isn't fully reflective of all Care Experienced people's lives and relies on estimation of income based on the average of self-reported survey responses, it's worrying that there's a potential widening of the income gap, especially during a cost-of-living crisis. If Care Experienced people are to be active and happy citizens, then it's important that they are supported into working to thrive.

**“The cost of living: interest rate increases going up repeatedly over [the] past 18 months, coupled with everyday life without a wider support network have meant that financially it's sink or swim.”\***

Care Experienced person  
(Who Cares? Scotland Finance survey, 2024).

Throughout the survey, it became clear that the ongoing cost-of-living crisis was the most commonly cited factor behind financial dissatisfaction. Respondents frequently mentioned rising costs of food and other bills as key reasons they struggled to make ends meet.

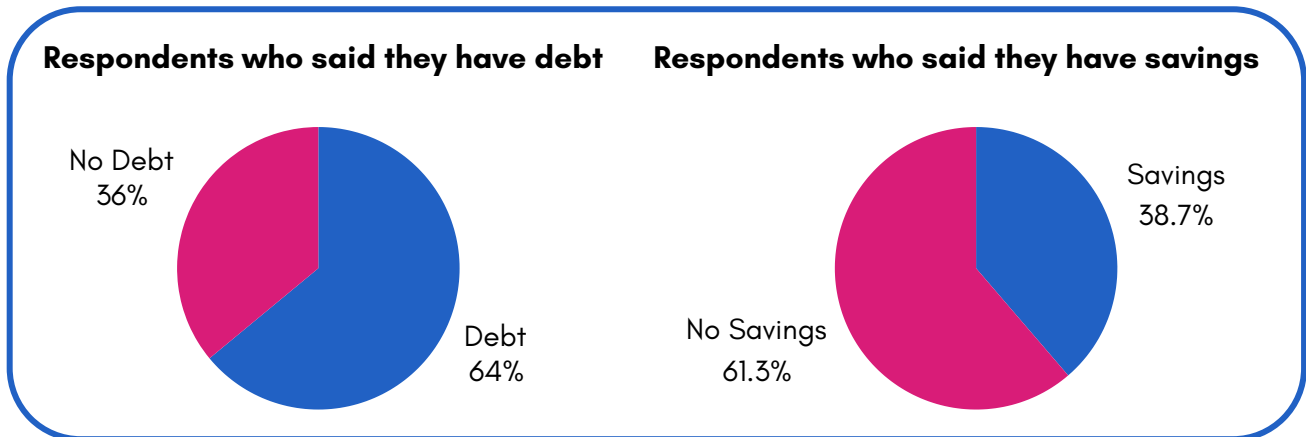


*\*Some quotes have had minor amendments to grammar and spelling for ease of reading.*



## Debt and Borrowing

When asked about their level of debt and savings, 64% of respondents stated they were in some sort of debt. There was a significant minority of 39% who stated they had savings, indicating a level of crossover.



The most common sources of debt were cited to be credit or store card debt (54%), utilities debt (40%) and arranged or unarranged overdraft (33%). **Additionally, 33% of respondents indicated they owed money to a buy-now-pay-later (BNPL) service such as Klarna or Clearpay.** The level of debt participants reported ranged from £90 to £40,000, with the latter being roughly 2.5 times higher than the national average in 2022 (£16,174) ([StepChange, 2022](#)).

**“Struggle to make ends meet, debt always following me and unable to move on or think about next steps in life such as buying a home, marriage or meeting my child’s needs as they grow into a young adult.”**

Care Experienced person  
(Who Cares? Scotland Finance survey, 2024).

## Savings

Of the 39% of those who said they had savings or investments, the median amount of savings respondents held was £2,375. Our advocacy data shows that often savings are used to provide a safety net for Care Experienced people who don’t have family support. We know anecdotally through our engagement with members that Care Experienced individuals still face stigma when accessing benefits and entitlements, particularly if they have savings. Some members have shared that service staff have questioned why they need to access funding if they have savings, which makes the application process feel more invasive.

**“This is my rainy-day fund. As a person who has not got the support of a family network, I need to have this.”**

Care Experienced person  
(BBC Scotland interview, 2024)



## Debt

Many respondents linked debt to negative impacts on their mental health, financial responsibilities, caring duties, and housing costs. Combined with lower income, debt can create a vicious cycle that worsens both physical and mental health, especially when support is difficult or stigmatising to access.

**"I just moved out recently and I basically spend all my money the day I get it. I don't have much room to move in terms of budget, I no longer am able to buy things for enjoyment and I've had to really keep my food shopping low, [and I have a lot] of food sensitivities."**

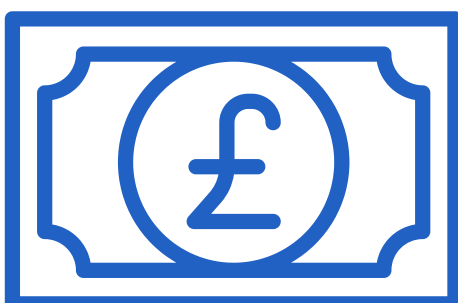
Care Experienced person  
(Who Cares? Scotland Finance survey, 2024).

Recent research from Barnardo's highlighted that the high cost of setting up housing for young people in England meant that young people felt they had no other option than to take out high interest loans to support themselves and buy essential items. This is primarily due to a lack of family safety nets and resources to access financial education and advice. With no additional financial support, this puts them at greater risk of financial insecurity if they face even small changes in their income ([Barnardo's, 2023](#)). Although the Scottish care system is governed differently, our advocacy data indicates that these issues persist for those with care experience in Scotland.

While most local authorities offer some support for setting-up costs, inconsistencies in the amount and type of assistance provided can exacerbate the inequalities Care Experienced individuals face. Insufficient support in these areas can lead to significant financial challenges in the future.

**"I had to seek bankruptcy due to being in debt since I got my first flat at 17 and my first attempt at managing contracts at 18 plunged me into over £2000 of debt and it's been an ongoing cycle ever since."**

Care Experienced person  
(Who Cares? Scotland Finance survey, 2024).





# Impact of Health

Some respondents shared that disability, illness, or poor mental health were key factors in increasing or worsening their financial stress. These challenges can significantly hinder employment, creating a vicious cycle. Research shows that poor mental health or the need to take time off work due to physical disability can worsen a person's debt situation ([Mental Health Foundation, n.d.](#); [Open University and University of Nottingham, 2021](#))

## Composite Case Study

Shelby has had several jobs in retail and hospitality since she left care but has found it difficult to live on her wages. She graduated from university a few years ago but has struggled to get a graduate job as she didn't have a support network to help her with interviews and writing CVs. She had been signed off work a few times due to her mental health. Her employer had said they didn't think this would work and asked her to leave.

Shelby's mental health has worsened since she lost her job. She hasn't felt confident to apply for another one and eventually accumulated a lot of rent and council tax arrears. This was really stressful for Shelby as she knew she was going to struggle to pay off her debts if she didn't get a job soon.

Shelby moved in with her boyfriend and now relies very heavily on him as he earns more money, and she gives him all her money for rent and bills. She felt quite isolated and controlled by her partner and wasn't sure if she'd be able to afford to leave. Shelby tried looking online but the information was very complicated to understand, and she didn't have a lot of time for privacy.

Shelby eventually visited the council, and they supported her to move into a women's refuge. The staff there helped her to apply for her own flat and all of the benefits that she's entitled to. Shelby hadn't realised how many entitlements there were. The staff also helped her look for new jobs and showed her that there were a few jobs specifically for Care Experienced people who might need extra support.

Shelby is shocked when she gets invited for an interview. The woman who calls her explains that they would love to meet her. Shelby feels very anxious, so they offer her the option to do the interview online. Shelby's interview went well, and she starts a Modern Apprenticeship in Business Administration the next week. Shelby is really grateful for the support she received and wishes that she had felt more comfortable accessing this help earlier.





Financial hardship for those with long-term disabilities and poor mental health is often worsened by where and who they live with. The stress caused by financial strain can further aggravate these issues and make it difficult for individuals to seek the support they need ([Open University, 2021](#)). Those with Care Experience are less likely to have strong familial support, putting them at greater risk if they have long-term disabilities.

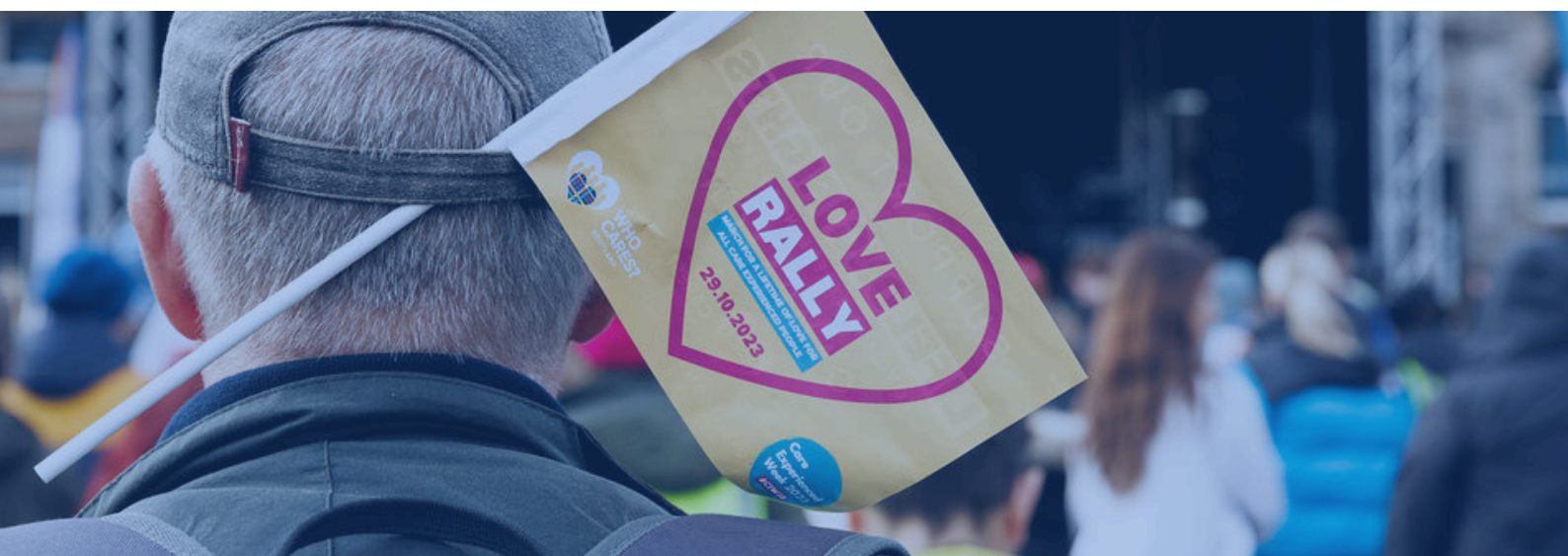
Although our survey data related to disabilities is limited, we know that 27% of respondents have accessed the Disability Living Allowance. This is compared to the November 2023 national figure of 14% ([Social Security Scotland, 2023](#)).

While the Independent Care Review illustrated that the stress of poverty can impact biological, physical and mental health, these are not the only contributing factors ([The Promise, 2020; p.19](#)). The Adverse Childhood Experiences Study, conducted in collaboration with the Centers for Disease Control and Prevention, highlighted that adverse childhood experiences (ACEs) can have a significant impact on a person's physical health. Those with four or more ACEs are at greater risk of developing chronic diseases such as hepatitis, depression, lung cancer, and heart disease compared to those with no ACEs ([Felitti, Vincent J et al, 2019](#)).

Although poverty and ACEs can be attributing factors, the variation in our survey and national data suggests an area of further research for the Scottish Government as to why Care Experienced individuals could be overrepresented in disability statistics.

**"I would like to return to work after being made redundant but finding it hard with my own health issues and caring responsibilities. I would like to be able to pay more to my debts and I am really worried about losing my home if I don't get work soon."**

Care Experienced person  
(Who Cares? Scotland Finance survey, 2024).



*Issues related to health and wellbeing are one of the most common requests for advocacy amongst Care Experienced adults. A specific issue paper on this topic will be published early next year.*



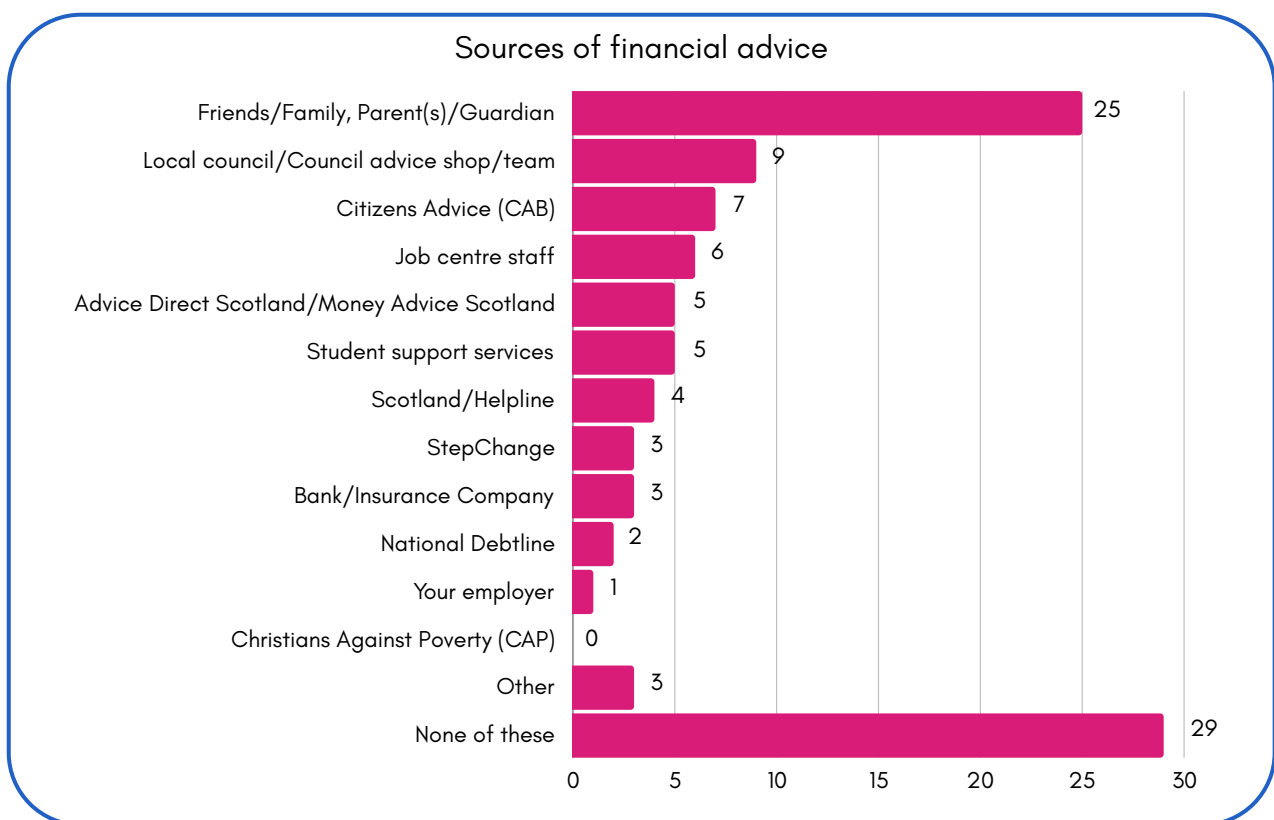
## Limited or no financial support

Throughout our survey, Care Experienced people told us about a distinct lack of financial support that they could access, as well as existing support being inadequate. Although nearly half (49%) of respondents had accessed the Care Experienced Student Bursary and 31% had accessed the council tax exemption, a quarter had not accessed any form of financial assistance at all. This is likely due to most financial support focusing on education or being age restricted.

### Financial Support

While the Care Experienced Student Bursary has helped remove financial barriers to academic education, barriers to vocational opportunities like apprenticeships still persist. Recent research shows that finance was one of the main barriers to Care Experienced individuals' ability to complete their apprenticeship. It was highlighted by Glasgow City Council that supported accommodation can take up to 65% of an apprentice wage, making it difficult for Care Experienced individuals to access food, clothing and transport while undertaking work ([Scottish Apprenticeship Advisory Board Employer Equalities Group, 2024; p.10](#)).

This gap in support for vocational education was also recently highlighted by Scottish Labour Leader Anas Sarwar, who stated: "There is significant investment that goes in from the public for those that choose to go to university, but what about the 60% of kids that don't go to university?" ([Anas Sarwar, Daily Record, 2024](#)). Addressing these financial barriers is essential to ensuring equal access to education and employment opportunities, regardless of the chosen pathway.



Responses to our question surrounding what support respondents had looked for indicate that they were much less likely to reach out to formal support services. Though family and friends were the most common form of financial support and advice (33%), 39% of respondents had not reached out to any organisation or service.



**“As a Care Experienced person, I don’t know if there’s any help [for adults] above 29. I feel there needs to be help at all ages for anyone Care Experienced. In terms of finances, when someone who hasn’t been in care is struggling, they can go to family, however, Care Experienced people don’t have that luxury. I feel there needs to be something in place to support Care Experienced people when they fall into hardship.”**

Care Experienced person  
(Who Cares? Scotland Finance survey, 2024).

Through our 2023 Summer of Participation work, we know that, often, those who are in receipt of support are at risk of stigma. This stigma can come from both peers and service providers, which has the potential of affecting a person’s ability to seek support. As outlined in our [Believe in Us report](#), we know that Care Experienced parents are at greater risk of facing stigma, which can lead to assumptions about their capacity to parent ([Who Cares? Scotland, 2022](#)). Examples of stigma were also evidenced in the ‘Care Leaver Payment’ consultation analysis, which highlighted that there is hesitancy amongst some professionals to give lump sums. The primary reason for this hesitancy was the fear that the lump sum would be spent all at once. ([Scottish Government, 2024](#)). We need to entrust and empower Care Experienced people to make independent financial decisions.

## **Financial Education**

We also heard from respondents that there was a need for more financial education, with many citing that they had not received this to their detriment, which reflects the findings from STAF’s 100 Days of Listening ([Scottish Throughcare and Aftercare Forum, 2024](#)). One of our respondents noted that it was hard to know how to spend money when you’ve never had it, highlighting a need for a more person-centred approach. Whilst there are efforts across all local authorities and throughout various sectors to support Care Experienced people avoid financial hardship, these approaches can be inconsistent or under-promoted. For example, funding received by those moving on from care varies from local authority to local authority.

**“I feel like I could have been given more help with what’s available for me being a Care Experienced child. I wasn’t really made aware [of] much benefits or grants...that I could’ve had being Care Experienced.”**

Care Experienced person  
(Who Cares? Scotland Finance survey, 2024).





## Composite Case Study

Usman is 25 and is currently living in student accommodation. He is studying for an SVQ Social Services and Healthcare and currently gets £9,000 a year from the Care Experienced Student Bursary through his college. His local authority doesn't pay his rent while he's in education, so most of his bursary goes to housing costs.

Usman finds this really stressful, especially as he has friends in other local authorities who have their rent paid for while they're studying. His brother is also studying at the same college. But because he's studying for an HND in photography, he gets his student bursary through SAAS. His brother also has the option of an additional loan of £2,400, which can act as a safety net if his brother really needs it.

Usman's stress around money has started to really impact his mental health, so he's decided to take up an offer of full-time employment when his course finishes in two weeks. He'll need to leave his student accommodation when he finishes, so he's looking into places to rent. Usman's been told that he's not a priority for council housing, so he'll be on the waiting list for a long time. One of Usman's colleagues suggested that he look into the mid-market rental scheme.

When Usman applied for the mid-market rental scheme, he was told that he didn't earn enough money to be considered and that he should apply for council housing or a private rental. Usman has applied for a few different private lets but, without a guarantor, he hasn't been successful.





# Solutions

Financial challenges can have a catastrophic impact on a person's life, impacting their ability to access their basic human rights. In response to the challenges Care Experienced people have told us they are continuing to face; we have set out key measures we believe are necessary and realistic for duty bearers to take before the conclusion of The Promise. We believe that the implementation of these solutions will play a part in upholding the principles of The Promise.

## Lifelong Support

1. **The Scottish Welfare Fund should ringfence funding for an emergency fund for Care Experienced adults, with no age cap.** Survey respondents highlighted how beneficial lifelong support would be, rather than having all forms of support removed at the age of 26. Ensuring there are funds specifically for crisis points, with no barrier to the number of applications that can be made, would support those without familial connections to avoid financial hardship. While there are current funding pots available for those in hardship, such as Aberlour's Urgent Assistance Fund, these often have limits on the number of applications that can be sent within a year and can be limited to those who have children under 21 living at home.
2. **Widen access to mid-market rental schemes to include specific provision for Care Experienced adults.** This support would allow Care Experienced individuals, who are often at a higher risk of homelessness, affordable access to quality housing. Allowing those with experience of care more opportunities to live in quality housing allows individuals to feel more secure and create stable living environments.
3. **There should be one funding body for students, regardless of level of study, to ensure parity between Care Experienced students who access education.** Creating a single body to provide the Care Experienced Student Bursary to those studying Further Education and Higher Education courses ensures that all Care Experienced students receive the same level of support. The single funding body should be named in legislation as a Corporate Parent and accept the widest possible definition of Care Experience to ensure equitable access to funding.

## Debt and Borrowing

4. **Discontinue the practice of local authorities passing the debts of Care Experienced people to private companies and disengage from using attachment of earnings orders.** When local authorities pass debts on to private companies, there are typically added fees and charges imposed during the debt recovery process. Ensuring that the debts of Care Experienced individuals are handled internally by local authority staff would offer a more compassionate approach whilst also alleviating stigma to seek financial support and preventing a continuous cycle of debt. Deducting debt from benefit entitlements and income only widens the income gap faced by Care Experienced people and potentially compounds the physical and mental health impacts of poverty.



## Debt and Borrowing

5. **Waive council tax and rent arrears within local authority housing and publicly funded housing associations for Care Experienced individuals over 26 who were unable to access the council tax exemption or benefit from aftercare support.** Exercising discretion to waive council tax and social housing related debt would reduce the financial hardship on the Care Experienced generation during a cost-of-living crisis who have not benefitted from The Promise and related policies. This would also align with the Scottish Government's commitment to eradicating poverty.

## Financial Education

6. **Each local authority should offer consistency in their approach to financial support and highlight each available offer.** We know through our advocacy work that each local authority has a different offer of support. Whilst some support will be tailored to meet the needs of the area, support such as financial assistance should remain consistent across Scotland. All local authorities should clearly outline the amount given to those with care experience for setting up housing costs, rent and any other financial support to ensure there are no gaps in provision, such as money offered in line with Section 29 of the Children (Scotland) Act 1995. This funding should also be raised in line with inflation.
7. **Financial education should be widely available and implemented from the early stages of care.** Research across the sector shows that Care Experienced people want access to financial education, beyond how to set up a bank account. Just like anyone learning to be financially independent, Care Experienced individuals should be able to make mistakes without fear of financial hardship, and local authorities and the Scottish Government should ensure that financial education includes support that allows Care Experienced individuals to learn how to spend and save, whilst also allowing for learning experiences.

## Equitable Support

8. **The Scottish Government should recommit to the extension of ELC in line with England's offer of 30 hours of free childcare for those aged nine months to two years.** Every Care Experienced parent should have the right to support at all stages of parenthood, especially in early years. Extending the reach of the programme to include those under two would enable Care Experienced parents to continue to study and work without the worry of being unable to afford childcare.





9. **Local authorities should proactively provide unaccompanied asylum-seeking minors with full grants before they turn 18 or move on from care.** Although we have limited data on the experiences of unaccompanied asylum-seeking children as they are more likely to reach out to specialised services, we are aware of the significant financial hardship these young people face and the challenges in accessing support with no recourse to public funds. No recourse to public funds does not apply to children, under Section 22 of the Children (Scotland) Act 1995 which places an imperative on local authorities to promote the welfare of all children in need. Paying section 29 grants or other financial support for 'care leavers' as a package before the young person moves on from care or turning 18 could help prevent further disadvantage.
10. **Corporate Parents should create employment opportunities and support mechanisms for Care Experienced applicants of all ages, alongside a culture that enables them to thrive.** Corporate Parents should prioritise creating a care-aware workforce that enables Care Experienced individuals to enter an environment where they feel safe and supported. Targeted recruitment, treating care experience as a protected characteristic and offering guaranteed interviews should be adopted as ways to increase Care Experienced people's confidence to apply for jobs. Alongside this, there needs to be a workforce that adequately understands the experience of care to ensure long-term and sustained employment for Care Experienced individuals.





## References

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