

# "SURVIVAL IS NOT EASY"

Capturing the views of 461 care experienced young people on the impact of the Cost of Living Crisis

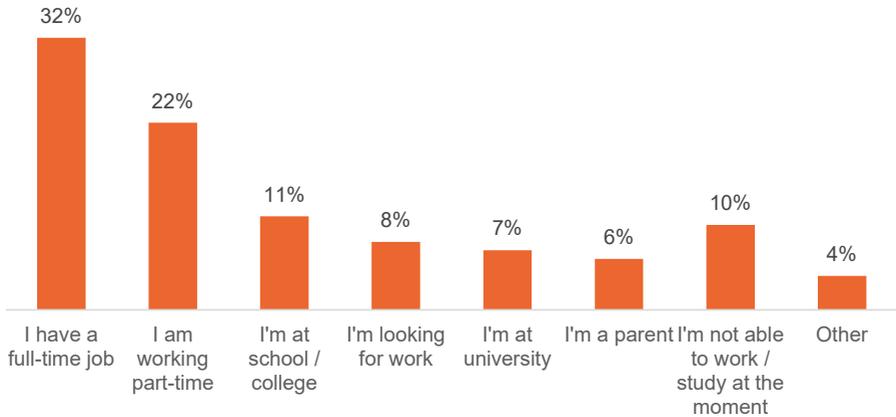
**December 2022**





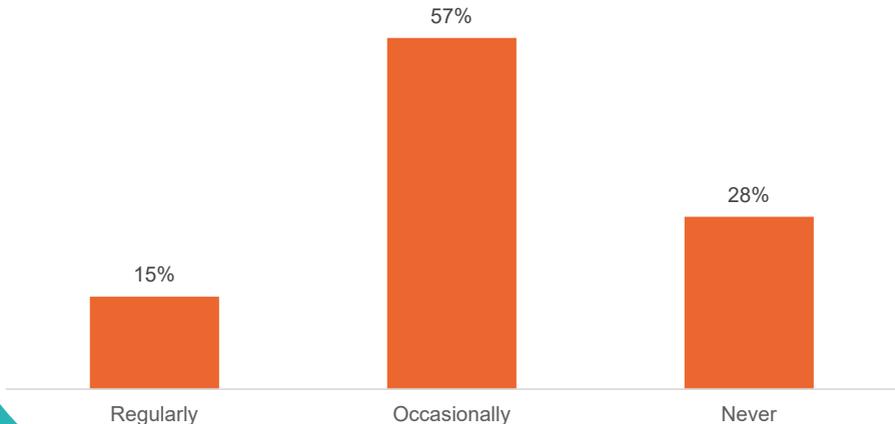
# Who took part?

## Main occupation / activity of young people doing the survey:



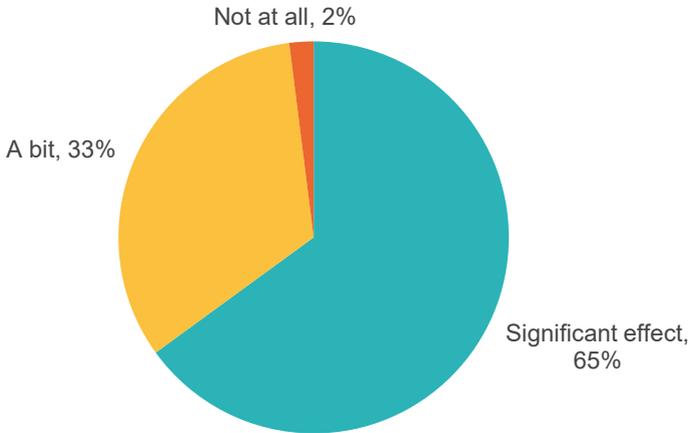
## Do you have any financial support from friends or family?

Only **15%** of respondents have regular financial support - this shows how care experienced young people are in a different position to young people generally, in terms of having financial support and a financial 'safety net'.



# Overall impact

How much has the Cost of Living Crisis impacted you?



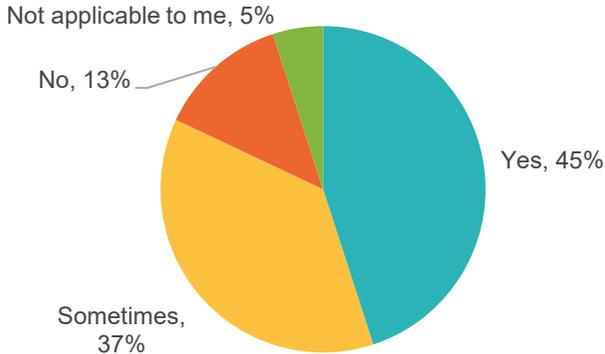
In one or two words, what are the main ways the Cost of Living Crisis has affected you?

This reflects the 100 words most used in response to this question.



# Impact on buying food, and debt

## Are you struggling to buy food?



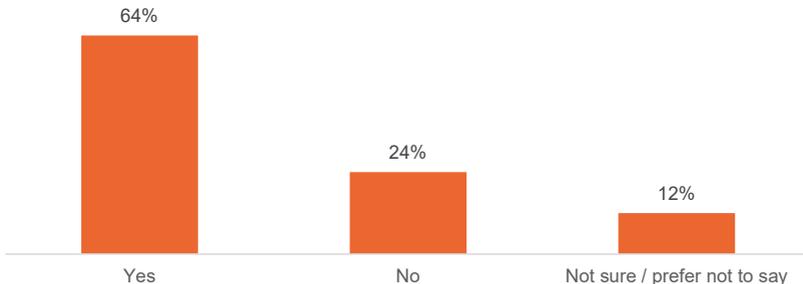
Can't afford proper meals.

Between food  
and rent.

Buy less food and eat less.

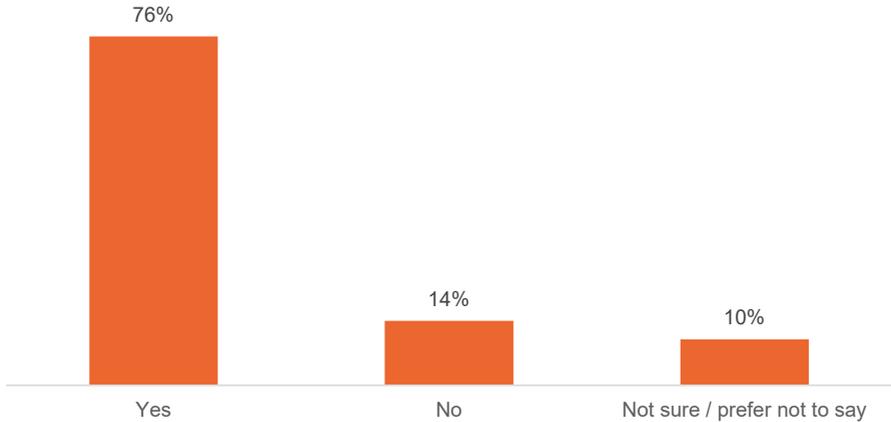
## Are you in debt, or has your debt increased, since the beginning of 2022?

This question picks up on a theme from the August report, where young people and practitioners reported concerns around increasing debt and managing existing debt.



# Impact on mental health

Has the cost of living crisis had an impact on your mental health?



In May 2021, care experienced young people from the Young People's Benchmarking Forum identified mental health as their primary concern and area they wanted to focus on.

We are now in a situation where young people - who have often already been through significant trauma - are experiencing additional pressure and stress due to the Cost of Living Crisis.

Positive mental health is crucial to success in many areas of life, including engaging in employment and training, and building positive relationships.



**Made my depression worse.**

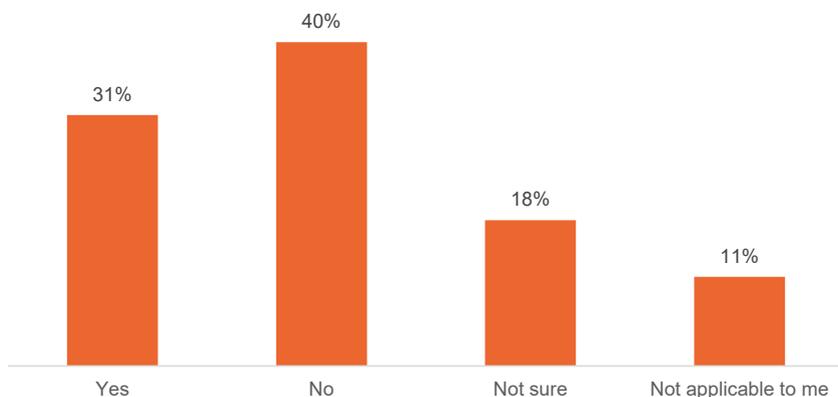
**Overwhelming.**

**Too much mental stress.**

# Impact on housing security, and risk of exploitation

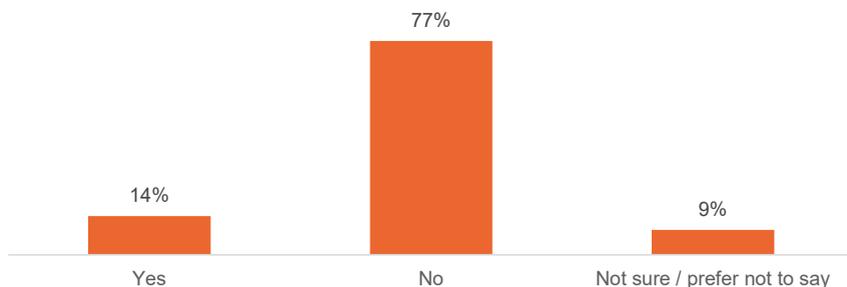
## Are you at risk of homelessness through struggling to pay rent?

As well as these high numbers of young people at risk of homelessness, we are aware of young people who cannot pass affordability checks with housing associations, and therefore cannot access their properties, due to the increased costs.



## Have you placed yourself in a vulnerable position to help pay for essentials (e.g. shoplifting)?

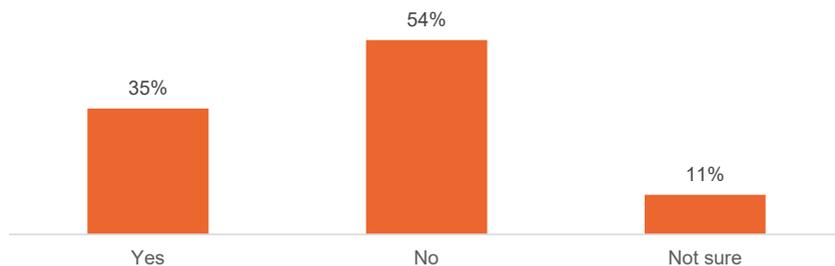
This question picks up on another theme from the August report, where Leaving Care Practitioners reported concerns that young people were at increased risk of exploitation.



# What help has been received?

## Have you received additional financial support from your Local Authority in 2022 (separate to the DWP Cost of Living payments)?

It is clear from these statistics that the majority of care experienced young people are not accessing the support available from the Household Support Fund.



### What has been useful?: themes

- **Advice** - tips on reducing heating, budgeting, 'staff taking me shopping', 'slow cookers', 'family member helping me with meal plan'
- **Leaving Care Teams and Personal Advisors / Foster Carers** - Paypoint vouchers, food parcels, 'my old foster placement'
- **Friends and family** - 'helping financially and mentally', 'giving / gifting me things', 'House Project group of friends'
- **Support from workplaces** - 'bonus', 'support from work'
- **Government support** - Cost of Living payments, £66 discount to energy bills
- **University students** - 'rent and travel paid by Local Authority', 'support from uni'
- **Food banks and food vouchers**



My friends and family have helped me a lot.



Cost of Living payment helped for a period of time, but then back to normal.

# What support do young people say would be helpful?

- **Debt support:** 'a support fund if young people are in debt', 'debt support'.
- **Food and essentials:** 'maybe like a food bank in your local service that you can go and help yourselves to', 'help with toiletries'. 'vouchers for groceries or increased payments', 'occasional food hampers on set days', 'food vouchers once a month', 'Fairshare'.



**Food vouchers or help towards food costs. Going to food banks can be very embarrassing and it makes me feel in a vulnerable place.**

- **Bills:** 'trying to cut a % of their bills out', 'winter fuel support', 'additional funding directly to young people to help support', 'a discount while bills have become so high'.
- **Finances:** 'a grant, like a one off payment, as care leavers don't have family connections to help', 'a living income - increased benefits to balance out the cost of living', 'some sort of support fund'.
- **Travel:** 'petrol vouchers', 'travel help', 'free travel', 'bus pass'.
- **Clothing:** 'discounts for clothes'.
- **Universal Credit rates:** 'the budget should go up'.
- **Advice:** 'help them budget', 'more information on where you can go for help', 'cooking classes', 'budgeting energy use', 'knowing what grants are out there', 'someone knowledgeable to talk to about money'.
- **Mental health support:** 'mental health check-ins', 'someone to talk to when feeling down', 'more support with trauma related issues - food hoarding'.
- **Health:** 'free NHS prescription and dental care'.
- **Employment:** 'help me find a job'.
- **Housing:** 'more affordable housing for full time workers'.
- **Days out:** 'expense covered days out', 'activities so there is something to look forward to'.
- **A place to go:** 'somewhere to bulk cook meals', 'a place people can go for a shower, keep warm, wash clothes'.

# Summary

## 1. Crisis situation

This report demonstrates the serious impact that the Cost of Living Crisis is having on care experienced young people - both those on benefits and in employment. The crisis is impacting on mental health, housing security, ability to purchase food and essentials, and pay for heating. Young people are telling us they are facing increased debt and are at increased risk of exploitation.

## 2. Sufficient support is not getting to care experienced young people

It is worrying to see only 35% of young people report they have received additional support from their Local Authority. In August, we asked for guidance to be issued to ringfence part of the Household Support Fund for care experienced young people and we were advised this had to be negotiated locally.

Local Authorities who have been able to do this have been able to issue regular, planned support to young people managing their own bills. Other Local Authorities have been pushed back and forced to make individual applications which are time consuming and mean preemptive support cannot be provided. We are also hearing of cases where Household Support Funds are limiting the number of occasions where young people can access support, despite being care experienced.

## 3. Long-term impact and the Care Review

We should be extremely concerned about the long-term impact this crisis will have on care experienced young people, given the signs we are already seeing. Financial wellbeing will be key to the success of the Care Review's Five Missions for Care Experienced Young People around Relationships, Education, Housing, Employment, and Health. We will need more targeted support in this area.



**I struggle day to day and it is quite worrying. My bills are so high, I live alone, and have little in terms of support.**

# Recommendations

## For Local Authorities

1. **Secure ringfenced money from your Local Authority's Household Support Fund.** This can be used in a planned way to help young people who are managing their own household bills.
2. **Increase contact with young people**, like during the time of Covid - assume a significant number of young people are having additional or exacerbated issues with paying for food and essentials, debt, housing, mental health, and risks of exploitation. Be proactive about identifying and addressing these issues with partners.
3. **Promote all the support available in your area**, including warm hubs, and increase advice around budgeting, managing energy, and cooking.
4. **Commit to increasing all financial support** in the Local Offer in line with inflation e.g. HE Bursary, Setting Up Home Allowance.
5. **Identify a 'Hub'** young people can come to for activities, to do washing and cooking where possible.

## For Government

1. **Universal Credit:** Make all care leavers eligible for the Over-25 Rate Universal Credit from the age of 18, recognising that they financially independent and often managing household bills.
2. **Issue guidance to Local Authorities to ringfence part of the allocated Household Support Fund** for care experienced young people. Clearly young people are not accessing the support that is available, and we need to take proactive steps to address this.
3. **Identify financial wellbeing as critical** to the success of the Care Review's 'Five Missions for Care Experienced Young People'.
4. **Launch a Universal Basic Income Pilot** for young people leaving care and monitor outcomes. This is being piloted in Wales and offers young people sufficient money to live on as they leave care.

## For Care Leaver Covenant

1. **Universal Discounts:** Reduce outgoings for young people leaving care through universal discounts to travel and utility bills.

**Thank you to the care experienced young people who shared their views and contributed to this report.**



**Thank you to the Local Authority Leaving Care teams, Coram Voice, Become, Care Leavers National Movement, and Just for Kids Law, who circulated the survey.**

## **CONTACT US**

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The National Leaving Care Benchmarking Forum is run by the charity Catch22 & funded through membership fees from local authorities.

