

Barnardos
Manchester Leaving Care Service

Information Leaflet for young people about:

MONEY ISSUES



This leaflet only applies to Young People in, or who have been in, the care of **Manchester Local Authority**. What follows also only applies to young people over 16 and who have also left school.

INTRODUCTION

To make the process of getting money clearer and more straight forward for young people leaving care, the Government passed a law called the Children (Leaving Care) Act in October 2001 that said that almost all young people aged 16 or 17 should continue to get their money from Social Services rather than the Benefits Agency. Only when you are 18, and become an adult in law should Social Services stop being financially responsible for you. You are a young person to whom this situation applies.

STILL IN CARE?

If you're still in a Residential Unit, outside Placement or Foster Care, only some of this leaflet applies to you. For the most part you will continue to get your food, bills etc etc paid for by your placement though you may be able to get 'extra' money if you are working/going to College/ doing training, and you may well be expected to pay for certain things like clothes and your own entertainment from the pocket money you receive.

LEFT CARE AND LIVING IN SOME SORT OF 'SUPPORTED' ACCOMMODATION, OR WITH FRIENDS, OR IN A FLAT ETC

In situations like these you will have 2 basic sorts of bills – your 'rent' and your basic living expenses – food, clothing, heating, entertainment etc etc.

A. YOUR RENT

In most cases Social Services will pay all of your rent until you are 18. (There may be some exceptions to this, like a small contribution to your rent or certain charges for electricity/gas etc etc that you will still have to pay. If this is the case your Landlord, Social Worker or Leaving Care Worker will tell you). Probably however your rent will be paid direct to your 'landlord/accommodation provider' in a way that you needn't worry too much about.

B. YOUR BASIC LIVING EXPENSES

This is a weekly amount to cover food, fuel bills, clothes, entertainment and often all sorts of other 'household' items that all add up – in other words quite a small and hard amount to live on. This money is your entitlement – you are due it come what may – and it will never be less (and usually a bit more) than you would have got had you been able to claim state benefits.

Now that you have left care the usual way you will get this money is via a bank account or building society account. Ideally you will already have sorted such an account out when you were in care but if not Manchester Leaving Care staff will help you to do this. Your money will then go into your account each MONDAY and you will be able to take it out any time that day after 12.00 Noon from any cash machine using your cash card, or direct from a bank or building society branch. Very exceptionally - because you haven't got a bank account sorted or some emergency has arisen - we will make arrangements to pay you some other way - in cash from our office., bringing money to you etc etc, but these will only be temporary arrangements and we will EXPECT you to sort a bank account.

'INCENTIVE' ALLOWANCES OR TOP UPS

To encourage you to do something constructive with your time, and hopefully to either build on what you did at school or get you started on something you want to do, Manchester pays all

its young people something called an 'Incentive Allowance' which can continue until you are 21 (and sometimes even beyond). Not only therefore is this hopefully helping you with your future but is also a golden opportunity for you to earn some more money. Some general points about 'Incentive' Allowances include

1. You get £10 per week for doing something lasting up to 2 days (12 hours a week) or less.
2. You get £30 per week for doing something lasting 5 days a week.
3. These payments are not 'entitlements,' but you will get them if you keep your part of the bargain.
4. That 'bargain' is that you do go to whatever it is you're supposed to be going to, and therefore you only get your 'Incentive' allowance after you've been and not before.
5. Your Leaving Care Worker/Social Worker will periodically check with your 'Incentive' Provider that you have been, and if you haven't you won't get your money, or you will have to repay any 'overpayments'.
6. If the place where you're going already gives you an Incentive of their own – a College paying E.M.A; a Training Provider paying a Training Allowance; a Voluntary Agency paying you 'expenses' etc etc – these will be deducted from your Social Services Incentive Allowance.
7. As with your basic living allowance your Incentive Allowance will be paid into your bank or building society account on a Monday - but this will be the week AFTER you have completed whatever activity it was you were doing to be entitled to your Incentive Allowance in the first place.

BIRTHDAY AND XMAS ALLOWANCES

You will continue to get a birthday allowance wherever you are living up to and including your 18th birthday. After this it will stop. You will also get a Xmas Allowance wherever you are living so long as you are aged 16 or 17 on Xmas Day. If you are 18 or over it will stop.

CLOTHING ALLOWANCES

Once you've left care these finish. You have to buy your own clothes out of your basic living expenses/incentive allowances.

LEAVING CARE GRANTS/FIRST HOME GRANTS

These payments are mainly there to help you with the costs of setting up in your first (or second) flat, though occasionally small parts of them can be used to (say) buy something for your room when you are living in a hostel, and later you can take it with you when you move on. Some points about Leaving Care Grants include

1. They are not 'entitlements' in the sense you can just have the full amount whenever you want, though for the most part you will get the full amount if you truly need it.
2. They have to be supervised in their spending, usually by your Leaving Care Worker.
3. They have to be spent on certain types of items for your flat etc, not on other things you may want.
4. If you are entitled to apply for a Community Care Grant (CCG) you must do this first, and if you are successful any amount given will be deducted from your Leaving Care Grant. Your Leaving Care Worker will help you apply for a CCG.

MISCELLANEOUS PAYMENTS

There are instances when you can get additional payments to everything described above but these are not always easy to explain, as whether money is given or not is almost always decided on a case by case, 'individual situation' basis. Some points that may help though are:-

1. Sometimes you will be in a genuine emergency situation and have run out of money. In such circumstances Social Services MAY be able to help you with an emergency one off payment. When they make their decision they will consider the circumstances you find yourself in and make their judgement from there. If you repeatedly get yourself into such situations and end up always asking for emergency money however they will almost certainly say no.
2. We are very keen to help you with anything to do with employment/training/education, or things that might help you with your leisure interests. Barnardos as well as Social Services have some funds here we can often apply to.

GENERAL PROBLEMS

Money can be the cause of many arguments and frustrations between Workers and Young People. For our part we do try to understand that young people leaving care usually have little money and few other people to turn to when they run out. For this reason we will always try to be as helpful and flexible as possible but firstly we – Barnardos – have NO money of our own; we can only get it from, and with the agreement of, Social Services and secondly both us and Social Services can only do what it is written in Manchester City Council's 16-21 Financial Policy – no more, no less. If therefore you run into difficulties we expect you to discuss your problems with us rationally and sensibly – 'kicking off' will almost certainly get our backs up and almost certainly lead to you getting a worse, not better, deal.

EXAMPLE MONEY CONTRACT FORM

NAME OF YOUNG PERSON

DATE OF CONTRACT BEING MADE

DATE OF BIRTH 18 ON

AMOUNT OF MONEY FOR WEEK

1 Basic Living Allowance	£45
2 Incentive Allowances (if any)	£30
3 Other Payments (if any)	
Total per week	£75

'PAY' DAY Monday

METHOD OF PAYMENT

By payment directly into your bank/building society/post office account on a (Monday). Can be collected by you any time that day from 12.00 onwards.

ANY OTHER ISSUES

CONSENT AND AGREEMENT

1. I have read the leaflet that goes with this payment plan and I understand how I will get my weekly money.
2. I understand that advances of either my basic living allowance or incentive allowance will not be given to me, and that therefore I have to try to make my money last each week until the following week.
3. The only exception to this will be a Bank Holiday when I will receive £10.00 per 'bank holiday' day in advance.
4. If problems about money occur I will discuss these calmly with my Social Worker or Leaving Care Worker, and maybe come to a fresh agreement how best to get my weekly money.

Signed (Young Person).....

MONEY ISSUES



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