
Helping Young Adults with Care Experience towards Financial Wellbeing

Exploring Context, Successes and Challenges





“

I feel like I'm a role model for young people because I want to assure them that

it's not all doom and gloom

and obviously not all sunshine and rainbows, you know what I mean? But

you can use your experience and the things you've gone through to actually make a difference.

”

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We were delighted to commission illustrations from Sophia Warner. Sophia is a passionate care leaver who utilises her creative skills to make a positive impact within the care system. If you'd like to commission her work, you can visit her portfolio at: <https://www.linkedin.com/in/sophia-warner-114958258/> or @WarnerIllustrates on Instagram.

We're also incredibly grateful to every single young person who shared their story with us—especially because talking about your experience isn't always easy. Organisations like MyBnk can learn a great deal from individuals with lived experience of the care system and work together to drive change.



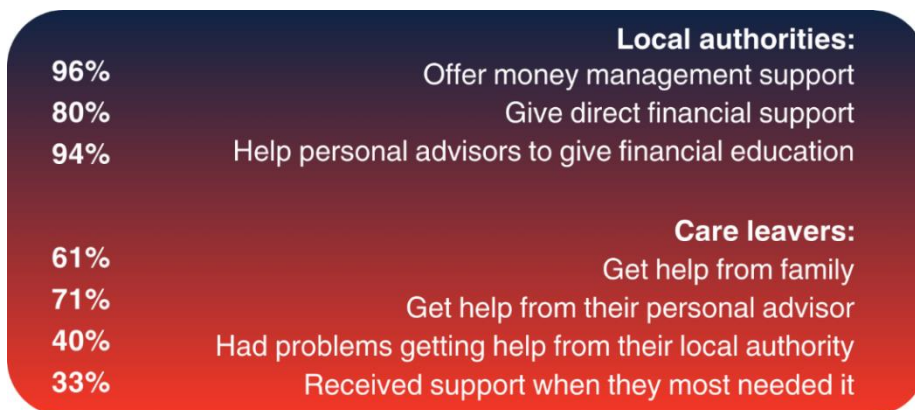
Introduction

MyBnk research with care-experienced young people

MyBnk is a UK charity that delivers expert-led financial education programmes for 5-to-25-year-olds in schools and with youth organisations. We have supported care-experienced young people with managing their finances for over ten years through *The Money House* – an accredited programme that helps young people who are moving into independent living. In 2023, over two-thirds of participants were on a leaving care pathway¹.

Our in-depth conversations with young people both in MyBnk sessions and our research setting often align with a range of other research that shows that care-experienced young people can face additional challenges that make managing their finances more difficult.

In 2022, The Berkeley Foundation and Trust for London supported MyBnk to research what support local authorities offer their care leavers with managing money. We found that nearly all local authorities offer help with money management to their care leavers. However, it was also clear that more needs to be done to ensure that this support is getting through to those who need it the most. This research also identified the important role of friends, family, and other organisations, as well as the negative repercussions for young people who didn't receive the right support to manage their money.



Source: MyBnk, 2022

About this report

In 2023, we received further funding to expand this research. This allowed us to explore important themes in greater detail and leverage our research findings for even more impact.

While our 2022 research focussed primarily on local authority support for care leavers, it was difficult to condense this phase of the project into one single research question. This is because our in-depth interviews gave us a very broad picture of what transitioning to adulthood looks like for many care-experienced young people.

¹ Based on referral information from 1,088 young people between September 2022 and August 2023.



While the role of local authorities, as the *corporate parent*, is still of importance, we know that many other services and organisations are supporting young people, often in ways that a local authority simply can't. We also explore in greater detail young people's experiences of money management support as well as the experience of organisations working to support care-experienced young people with their finances. We have collated and summarised these views to help present what is working well, and what challenges there are.

As a result of our research, we make recommendations that reflect the range of actions that can help to improve the situation for young people who are care-experienced. We hope that the findings and recommendations from this research can support local authorities, charities, and any other organisation to reflect on their role in ensuring that young people with care experience are given the best possible start as they transition to adulthood.

This report is structured in the following sections:

Chapter 1 explores the context around leaving care and managing money. We share what young people most need support with when it comes to their money, their personal relationships to finance as well as their financial situation now.

Chapter 2 sets out the type of financial education and financial support care-experienced young people can receive, and where from. We set out factors that help this support work well, as well as challenges and barriers that get in the way.

Chapter 3 shares perspectives from young people and sector professionals about what change needs to happen to make financial wellbeing possible for care-experienced young people. We also share young people's thoughts on making change happen themselves.

Conclusions and recommendations make up the last section of this report. These are based on the evidence we've gathered during this research project.

Sharing stories

You may notice that our research findings are interspersed with stories from young people to help showcase the variety of experiences that we heard during our interviews. These are 'composite case studies' in order to protect people's identity. This means that this story combines real experiences from multiple different people rather than just one person.

We have also included poetry that talented individuals submitted to us. We think their words are incredibly powerful.

Executive Summary and key findings:

Care-experienced young people can encounter difficulties with managing their money that many of their peers don't have, such as living independently at a young age or navigating a 'cliff edge' where support from their local authority stops abruptly. When these challenges are combined with a lack of meaningful financial education when growing up, and a cost-of-living crisis, this can result in precarious circumstances for young people.

Between local authorities, charities and community groups, there is a range of money management support that care-experienced young people can access. Unfortunately, young people may not always receive the help they are entitled to and encounter barriers to accessing it—whether these barriers are made by the outside world or personal experiences.

However, many organisations were working hard to improve their services, and some care-experienced young people had greatly benefitted from financial help and money management support they received in the past.

Many young people and sector professionals contributed reflections on what needs to change to help all care leavers towards financial wellbeing. Considering what we have learned from this research, MyBnk present key conclusions alongside recommendations that support increased financial wellbeing for all care-experienced young people.

Chapter 1: Managing your money and leaving care

Young people need support to manage their finances both to address short-term challenges and to build a stable future. At the same time, care-experienced young people may encounter a range of challenges that can make it harder to manage money. While care-experienced young people we interviewed have different approaches to their personal finances, most feel it is important to manage the money they have.

1:1 What support do young people need with managing their finances?

Gaining independence & avoiding dependency

Preventing the 'cliff edge'

Transitioning gradually

Knowing who to approach

Coping with now, looking to the future



1:2 What challenges can make it more difficult to manage money?

Bills & budgeting

Moving in & maintaining your home

Practical help

Future planning

Financial support



1:3 How do young people manage their finances day-to-day?

- Working & earning money
- Budgeting tools
- Personal motivation
- Learning by experience

Chapter 2: Exploring money management support

There are a variety of places that a care-experienced young person can turn to for financial support and guidance, and this can influence what support they receive. Support to manage money often focuses on key areas, but it may be delivered in different ways. There are several factors that help better connect young people with the financial education that is offered, or that make this more impactful. On the other hand, there can be barriers preventing young people from accessing or benefitting from financial education.

2:1 Where can care-experienced young people turn to for support with finances?

<p>Charities & Organisations</p> <ul style="list-style-type: none"> •National organisations •Local organisations •Community groups •Networks and bodies 	<p>Local authority</p> <ul style="list-style-type: none"> •Personal advisor •Social worker •Housing/ tenancy team •Leaving care team
<p>Other services</p> <ul style="list-style-type: none"> •Housing Associations •Supported Accommodation providers •Food banks 	<p>Personal relationships</p> <ul style="list-style-type: none"> •Family •Friends •Care-experienced peers •Colleagues

2:2 What support is offered?

- Bills and budgeting
- Moving in and maintaining your home
- Practical help
- Future planning
- Financial support



2:3 What makes for good money management support?

Listening to young people's needs	Offering variety
Being proactive and reassuring	When you need it
Life-long learning	The right setting
Build bridges	Trusting
Peer community	

2:4 What gets in the way of good support?

Not meeting people's needs	Support is restrictive
Support is distant and irrelevant	Met with closed doors
Support is hard to reach	Poor communication
Feeling judged	Not feeling ready

Chapter 3: What needs to change to help make financial wellbeing possible for more care-experienced young people?

Care-experienced young people and sector professionals have views on what needs to change. The young people we spoke with had a variety of experiences, which meant we received a variety of suggestions and opinions on what organisations, employers or the Government could do to ensure care-experienced young people have better chances at achieving financial wellbeing.

What topics are covered	Dismantle the barriers
When support is available	Ease the financial burden
How support is promoted	Work together to drive change



Conclusions and Recommendations

- 1. Young people leaving care encounter financial challenges and pressures that many other young people will not experience. In some cases, a combination of circumstances means that they cannot afford to make financial mistakes. For this reason, it's especially important that care-experienced young people are given the right support to become financially literate and overcome these challenges. We recommend:**
 - Local authorities should consider enhancing the financial support they offer to their care leavers given the continued cost-of-living crisis. Organisations working with care-experienced young people need to be mindful of these challenges and act to connect them with financial support. It is also essential that monetary support is accompanied by meaningful financial education, especially when this is a significant amount.
 - Financial and money management guidance for care leavers should support them to achieve stability and work towards longer-term financial wellbeing. Local authorities and practitioners could refer to specific guidance published by the Money and Pensions Service.
 - We agree with Catch-22 and Barnardo's who have called for care leavers to be made eligible for the over 25s rate of Universal Credit and Jobseeker's allowance.
- 2. Most young people leaving care rely on their local authority to help them prepare for independent living. However, too many young people leaving care say they do not get the support that they need. Organisations supporting care-experienced young people should do more to increase the uptake of the financial education that they offer. We recommend:**
 - Organisations could take practical steps to increase the accessibility of their money management support, such as provision on evenings or weekends, online or self-guided learning. This should include help with digital connectivity where necessary.
 - Working with young people to learn where/how to access information and ways to help absorb financial information is one way to improve and increase awareness and attainability.
 - It is important that financial education is delivered by trusted experts. However, involving young people in the design and delivery of these programmes can improve the uptake of this support and engagement with it. Organisations have a role to play in providing structure and wraparound support to these initiatives to ensure financial education is of a high quality.
- 3. Financial education for care-experienced young people should be tailored to accommodate the unique needs of each person. It is crucial that a range of options be accessible to them, allowing them to discover the support that aligns most effectively with their requirements. This includes receiving information in a suitable format and at a time that supports their current life stage- ensuring that no one is excluded from valuable guidance. We recommend:**
 - In England and Wales, local authorities could take on the role of facilitating a wider 'corporate family' network to foster good communication and best practice for care-experienced young people in their area. This could help ensure young people better understand their leaving care pathway and encourage proactive engagement with services they need, reducing additional challenges during what is often a stressful time for many young people.
 - Support for personal finances and independent living could be structured in a 'tapered' way that helps a young person gain gradual confidence and independence. Where a young person is approaching an age limit for local authority support, community organisations can assist with this transition sooner and help prevent the 'cliff edge.'
 - Organisations who offer money management support to care-experienced young people could investigate the feasibility of offering it at different stages in a person's life, to better reflect their changing circumstances. This holistic view of money management as a journey would also benefit the wider community.

Extract from “On my own two feet”, a poem by H.S.

“On my own two feet” means living independently to me and living independently is a choice we start thinking to make while growing up, living independently is to start taking major decisions on your own. You can delve into the freedom, growth, and self-discovery that comes with living life on your own terms. Embrace the journey of starting to take responsibilities alone and taking risks along, it’s learning how to embrace your individuality.

Living independently is start taking life more seriously and open your eyes to reality, you’ll discover new abilities, you will have daily tasks and responsibilities, it’s preparing yourself for your future and your new families, it’s bettering yourself every day to overcome your difficulties, it’s the time we are looking for peace and stability.

"On my own two feet" is all about independence and self-reliance, you can explore the feeling of standing tall, overcoming challenges and all, it’s finding your own path, purpose of life and building your own strengths, the daily dreaming of wealth will push you to level up and grow up quickly and wisely.

You have to rely on yourself and do better every day in order to survive, it’s your chance to build your own life and rules that you will live by, while you are alive, it’s the time to chase what you want to archive in life.

Growing up on your own can be challenging but it is an empowering experience. It's a time to discover your own independence and learn valuable life lessons, hard times will hit you sometimes, but you have no choice or reasons to give up, so you have to man up and accept life how it is, you have to keep your head high in them dark nights. On your own you gotta fight, you have to stand on your own feet and chase the light, change what is wrong to right, some situations will get tight, but you'll be alright.

In the end you'll be thankful you did it all by yourself, grateful that you counted on yourself, proud that you relied on yourself for help, you've learned to cheer yourself up for hope when times get rough, don't be hard on yourself but instead encourage yourself because you are all you have, believe in yourself like I do and get things done on your own because you are enough, I promise you, you will be proud.

Lastly, be ready to learn from your mistakes and be a better person for yourself because you are in this on your own, always hope for better days to come.



Chapter 1: Managing your money and leaving care.

This chapter will set out the main aspects of money management that care-experienced young people need help with. We will also talk about what challenges can make it harder to manage money, which can be influenced by external factors or personal experiences. Lastly, we will share young people’s reflections on their relationship with money—how this has changed over time and what they personally find helpful to keep on track. Many of our findings here support existing research that has exposed the “cost-of-living crisis for care leavers”².

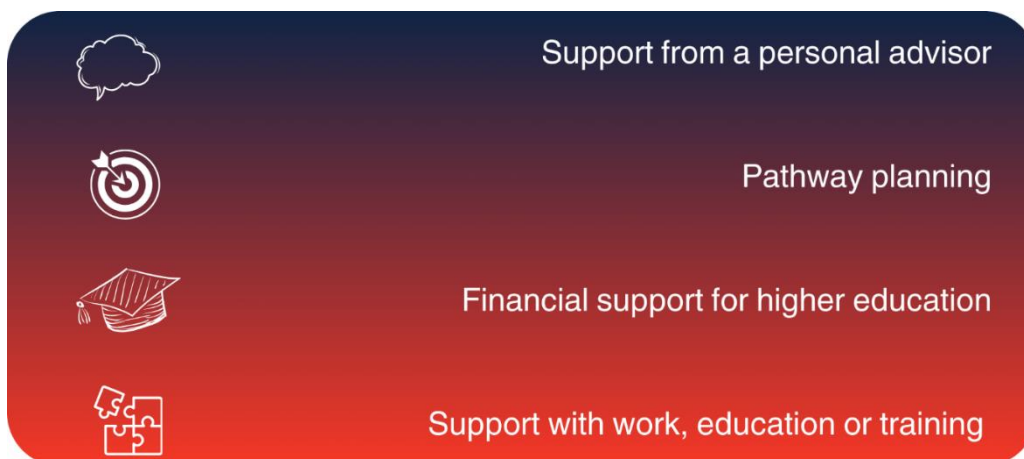
Who are care leavers?

A child or young person may need to be looked after by a responsible authority if their own family are not able to take care of them at home. In England, Wales and Scotland, a local authority becomes responsible for this person’s overall safety and welfare. In Northern Ireland, this responsibility sits with their Health and Social Care Trust. This duty is often referred to as being a ‘Corporate Parent.’

A ‘care leaver’ may refer to any young person that has left care. However, there is also a legal definition of a ‘care leaver’ which affects what support they are entitled to. In each nation of the UK, there are different criteria that can affect this, such as the age a young person was when they were being looked after, or how long for.

In each country, law, policy and regulations set out how a responsible authority must, should, or can look after the young people in their care, and until when. This also includes what happens when a young person becomes old enough to live on their own, and how they are supported into adulthood.

What support are care leavers entitled to?



Some people may leave care as young as 16, while others may leave care when they are older. Generally, care leavers can expect to receive support from a personal advisor, where they will work together to plan for that person’s support needs and goals for the next six months (known as pathway planning). Care leavers can also receive support for attending

² Barnardo’s (2023), *No Bank of Mum and Dad: The impact of the cost-of-living crisis on care-experienced young people*, p.3; p.7-8.

higher education, as well as support with work, education, or training. This can include financial support to live near to their place of work, education or training. You can find more detailed information on these entitlements in different nations of the UK in the Appendix.

What about being “care-experienced”?

It’s important to bear in mind that many people who experience being ‘cared for’ or ‘looked after’ may not legally be classed as a ‘care leaver’. For this reason, we try to make the distinction in this report between being ‘care-experienced’ and a ‘care leaver.’ When we refer to young people who are care-experienced, we refer either any young person with care experience, or the young people who are care-experienced that we spoke to as part of this research. We refer to care leavers where it is necessary, because of recognition that only these young people will be eligible for the local authority support we are talking about.

The link between the care experience and finances

Overall, care-experienced young people are more likely to be financially independent compared to other people the same age³. Many are also more likely to be living independently, or in semi-independent accommodation. Care-experienced young people and organisations have consistently spoken of a ‘cliff edge’ where support with finances and accommodation abruptly stops when a young person turns eighteen. This difficult transition to adulthood can be seen in young people’s finances, such as a “greater risk of poverty” or even homelessness⁴.

Although it may seem that the odds are stacked against care-experienced young people, we know this doesn’t need to be the case. We believe that care-experienced young people can achieve financial wellbeing, which can form a stable foundation for their lives. We also know this to be true from the many young people we spoke with who have attended University, pursued a fulfilling career, and who are raising a family of their own. It is important that corporate parents and organisations work together to make sure the right support is in place to help make this a reality for more care-experienced young people.

1:1 What support do care-experienced young people need with managing their finances?

Gaining independence & avoiding dependency

Preventing the ‘cliff edge’

Transitioning gradually

Knowing who to approach

Coping with now, looking to the future



³ Become (2023), *Our campaign: #EndTheCareCliff*. Accessed February 2023.

⁴ Become, 2023.



Gaining independence and avoiding dependency

There is a delicate balance between providing a young person with financial support and helping them to become independent – this is especially important when financial support is eventually removed. Some care-experienced young people felt that when growing up they were accustomed to never going without:

“I was always mad for money and during when I was in care. So, I always got what I wanted. No, not a bad way, but I was always quite a good young person. So, they never had any bother or giving me what I needed.”

Care-experienced young person, Northern Ireland

By contrast, a small number of young people were used to a lack of contact or support from their local authority. For them, there was no transition to speak of, because they had rarely received the support they needed.

Others felt that they had been effectively living on their own for all their life, which for some is linked to reasons for going into care, or experiences of feeling isolated while in care. In short, there was not much of a transition to independence for them, because they had always needed to be independent and rely on themselves. This was something that care professionals also observed in some young people.

Some felt that they had still been expected to be seen as an adult when they were still too young. For them, it was almost as if professionals in their lives took this for granted:

“They forget, because it's not usual for someone of our age to be in our own homes at such a young age by ourselves, with all these responsibilities that you wouldn't think about.”

Care-experienced young person, Northwest England

Preventing the ‘cliff edge’

While ‘cliff-edge’ support has been talked about in publications and in the media for a long time, our research shows that it is still a problem for too many young people leaving the care system – that they are no longer entitled to support because they have come of age.

One young person talked about how he found the transition from one extreme to another especially hard. It was as if “overnight” his support had disappeared. Professionals working in charities and community settings had also observed the need to support their young people going through these challenges:

“It's great to see a care-experienced young person receive, you know, a package from their local authority that they'll give be given an allowance every week. But then when they turn 18 and they're expected to just suddenly know the welfare system, you see loads of challenges around how will they learn how to budget their money without that support?”

Sector professional, West Midlands



Another young person felt that while they were able to mentally prepare themselves for moving out of supported accommodation, they were not financially ready. This would suggest that anticipating financial shocks could only help to a certain extent if they didn't have enough money to be able to weather them.

Transitioning gradually

While some young people felt that their ability to manage money improved through their own experience, some professionals spoke about how they also observed a change in the type of support a young person would need at different points in time. Importantly, they structured their support offering to reflect this “journey,” tapering their support package as a young person gained confidence and skills.

Offering semi-independent and transitional accommodation schemes provided an opportunity for young people to become accustomed to living more independently, without having to deal with multiple challenges at once. For example, some young people appreciated having lived in semi-independent accommodation before moving to a permanent flat, while some accommodation providers focused on offering a smaller environment where a young person can focus on building up their confidence.

Knowing who to approach

In particular, young people told us they would have liked to know more about bills and household costs. One personal advisor explained that their young people often did not anticipate the high costs of utilities, such as paying for water. This professional felt that even supported accommodation or shared housing at university was a very different experience to living completely alone, with full responsibility for bills.

On the other hand, some care-experienced young people felt that professionals around them assumed they had the knowledge, when they actually did not. One youth worker admitted that at times their support was structured in a “top-down” way. For other young people, it was difficult to understand who to ask and where to turn to for support, particularly when they had multiple services or professionals in their lives:

“I think there's certain things that sometimes I don't know when I should go to like the housing providers with things. So it's like, if this is not working, if that's not working”.

Care-experienced young person, Greater London

Coping with now, looking to the future:

Saving was one thing that young people said they found most difficult to do – including those who otherwise felt comfortable managing their finances. For some, this was because they weren't accustomed to thinking ahead. Some young people expressed that many eighteen-year-olds in general had the same tendency to want to spend their money and enjoy themselves.

Another person hadn't anticipated future challenges with living on her own and raising a family. Several young people explained to us that they had never had the opportunity to spend money on what they wanted while growing up in care, and so the excitement soon took over other concerns:

"I grew up in a very strict household. So now that I have the income the things that I wasn't able to get as a child, I wanted it now".

Care-experienced young person, Northern Ireland

Young people also spoke about a mindset of thinking in the short term when it comes to spending. One made an observation that it has become very easy to spend money "in this day and age" where there are more ways to spend it, and more things to spend it on. For some young people, this looked like regular trips to the shop, or buying for the sake of convenience. One person referred to his habit of "dipping," where he regularly took money out of his savings account.

1:2 What challenges can make it more difficult to manage money?

Working & earning money

Budgeting tools

Personal motivation

Learning by experience



Low income and financial shocks

Our interviews made it clear that many care-experienced young people at points in their lives simply didn't have enough money to be managed.

Sector professionals unanimously agreed that, for their care leavers who received Universal Credit, it was a very difficult amount to be able to stretch. This was on top of the challenges of navigating the benefits system and applying for this. They added that only way to cope with such a low income is to be entirely "frugal," and therefore it becomes easy for a young person to be left with nothing through something as simple as spending £10 on a takeaway meal.

For young people making ends meet on a low income, unanticipated financial shocks were destabilising. For one young person, one bill increasing in price meant they had to turn to food banks for the rest of the month, while another had their internet cut-off completely. Another added that an increase in bus fare could mean they couldn't afford to travel to work.

Cost-of-living

The cost-of-living was a common talking point in interviews. Many young people were noticing the everyday impact of inflation on their expenses, without a corresponding increase in their income. Therefore, the cost of basic needs, such as heating, electricity, and food, were beginning to take a toll.

Unfortunately, some were in a position of having to choose between basic needs. This then becomes an additional financial disadvantage, where it is almost impossible to conceptualise saving and accumulating wealth for the future:

“Thinking about your future, it's so hard to think about sort of what's ahead, what's in front of you when you've got so many, like really important things like choosing whether you're going to eat or heat your home.”

Care-experienced young person, Northwest England

Some young people felt that the cost-of-living crisis had made talking about their financial challenges easier, because other people were also struggling. For another care-experienced young person, this was simply a reminder that many people tended to forget about the challenges others experience. They felt that issues of poverty would soon go back to being “swept under the carpet” once inflation had eased.

Missing out on entitlements

Pathway planning is an integral part of preparing a young person to live independently, and an opportunity for a personal advisor or social worker to work one-to-one focussing on education or employment, health, and finances amongst other things. However, not all young people receive the support that they are entitled to, which can lead to consequences. One support worker explained:

“No one would have gone through with them and they and explained with them what their entitlements around council tax around funding around [...] their care leavers grant. So often you see those challenges and you see it through their finances.”

Sector professional, West Midlands

Other young people felt they had been forced to make changes in their lives at a time when they weren't ready, such as moving out or even ceasing contact because of needing to meet certain criteria to qualify for support:

“It was not a case whether you're ready or not, it's just like if you want to place, you're going to have to yeah go get it.”

Care-experienced young person, Greater London

The costs of moving and limited facilities

The tendency of local authorities to support their care leavers with social housing is also relevant. Importantly, social housing offers greater stability for young people at a lower cost, providing supportive start to their living independently⁵.

Young people in council accommodation or supported housing were appreciative of their situation, but some highlighted that the type of accommodation they were in was a source of additional cost. For example, they felt their leaving-care grant of £2,000 was not enough considering that council properties often came entirely unfurnished and without carpets.

In other cases, inadequate cooking facilities meant they couldn't prepare meals in advance in a cost-effective manner and being left without a washing machine led to months' worth of laundrette costs.

Mental health and wellbeing

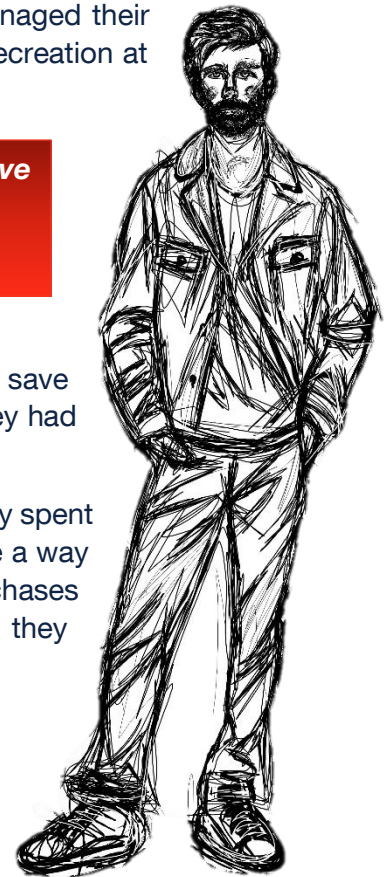
We observed a clear relationship between money management and wellbeing. As one person put it, "money can make you feel very low." For some young people, a low income meant that they were "constantly" worrying about how to get by and felt uncertain about the future. Another impact of low income meant that a person simply did not have enough to spend on anything beyond the essentials. Even though they had technically managed their money well to cover their basic needs, having no leftover money for recreation at all affected their wellbeing:

"You paid all your bills and you've food in the house, but you have no money and you're still depressed."

Care-experienced young person, Northern Ireland

Another young person explained that effectively they chose not to save money because they wanted to spend the small amount of money they had leftover on "something nice" for themselves.

In other cases, their challenges with mental health affected the way they spent their money. One young person felt that spending money had become a way of coping with their past experiences, and another routinely made purchases online when they felt low. For a young person suffering from anxiety, they needed support to physically go to the shops in person.



⁵ Centrepoin (2023), *Somewhere to Call Home: Improving young people's access to affordable, safe and secure housing*, p.13-14.

1:3 How do young people manage their finances day-to-day?

Working & earning money

Budgeting tools

Personal motivation

Learning by experience



We often began our conversations with care-experienced young people by understanding how they felt they were getting along generally. We know that the 41 young people we spoke with cannot be representative for all care-experienced young people. However, we wanted to portray the range of experiences and situations to show that no young person is the same.

Most young people we spoke with who had left care were living independently in their own accommodation. The home was clearly an important topic for young people, as it gave them a foundation for stable finances and relationships. Some interviewees were parents, which meant factoring in the costs of bringing-up children and appreciating a greater need to provide financial security for their family. Many spoke to us about their work, and how earning their own income was important to them.

Overall, many young people talked about the importance of managing the money they had—both those who had a very small amount to manage, as well as others who were earning.

“I just feel like money management is more important than getting money. You can make money, but if you don't have money for your next payday or whatever, you might as well not get paid.”

Care-experienced young person, Greater London

Working and earning money

One young person said they have always enjoyed working hard to earn their money. This also helped them compensate for their difficulties with managing money, because they were able to earn money to buy what they wanted rather than having to save for it. This young person also said that they worked while in full-time education, which culminated in a degree. However, it was tricky to balance employment and studying at times. Another young person similarly talked about the importance of working hard and earning money, but that this happened in place of their education. At the time, they saw education as getting in the way of their chance to go into the world and earn money for themselves.

At the same time, earning money was an important opportunity for this person to “better” their life. For example, working nights offered an escape from their difficult living situation in



shared accommodation. Eventually, they decided to rent privately, and said earning money was a “privilege” that had given them the freedom to make this choice.

Budgeting tools

We heard about different approaches that young people take to budgeting their finances. Two young people told us about buying a budgeting tool to help them organise their incomings and outgoings. One of these young people said they bought a physical budget binder that helps them to manage their finances – especially when bills need to be paid. The other young person said they bought an online budgeting tool, which has helped them to better manage their money. Another used their banking apps to help allocate their funds.

One young person said they tend not to buy what they are after in the first instance – and look around to see if they can “get the same thing for a smaller price”. Another young person similarly talked about using Facebook, Google, and price comparison websites to search for items they want at better prices – especially items that are unaffordable brand new.

Personal motivation

Another young person talked about how they use their interest in photography as a motivator to manage their budget – by identifying the equipment they would like to buy they then plan-out their budget accordingly. One young person talked about their dislike of being in debt as a motivator for managing their finances well – so much so that “paying bills has never been a problem.” A parent spoke about wanting to set good examples for her child and help prevent them from making the same mistakes she had.

On the other hand, individual inclination goes both ways. One young person explained that it was simply part of her personality to learn things “the hard way” which included her past problems with money. One youth worker referred to two siblings who had both been taught about saving by their foster carer. While one sibling had saved thousands of pounds, another was quite content to spend their money on everyday things.

Learning by experience

When it came to feeling confident in their financial situation, many young people had experienced a gradual process of making mistakes, learning, and gaining perspective as they got older. For some, the improved state of their finances reflected how they had reached a place of increased stability in their lives overall, whether this was coping with personal difficulties or having a greater routine with living and working:

“Saving-wise, I've never been the best. It is like a lot of things are very up and down. But that's like my personal life. But as I've gotten older, typically in the last two years, I have gotten much better at trying to save.”

Care-experienced young person, Wales

Some young people had continually experienced financial difficulties and challenges with managing their money. One young person felt that age alone wasn't a necessary indicator of experience, and that it took a degree of being honest with yourself to admit you have problems and seek help. Another young person who had recently moved into independent living felt optimistic about being able to “figure it out.” She added that she felt confident to look around for the financial support she needed.

Nikita's story

Nikita is a proud mum of two small boys (and a dog). When she's not running around after them, she works at her local authority in the children's services team. She has a good relationship with her colleagues and feels fortunate to enjoy her job, especially when she gets to work with young people who are in care. She's proud of the way she can empathise with her young people and use her own experiences to make a difference.



In the past, Nikita has found managing her money quite difficult. She felt that she didn't receive much guidance around budgeting and spending when she left care, and that she's had to learn "the hard way". She has some rent arrears, but she's been keeping to a regular payment plan with her landlord.

Although life has ups and downs, she feels on the right track when it comes to money. She's even began teaching her eldest son lessons about how to manage his pocket money and encouraging him to save up if there's a toy that he wants! She says that it's motivating to both be learning together at the same time, even if saving up for a new Hoover in her case isn't quite as fun...



Chapter 2: Exploring money management support

2:1 Where can care-experienced young people turn to for support with finances?



Local authority support

As a ‘corporate parent’, a local authority, or Healthcare Trust in Northern Ireland, has ultimate responsibility over the safety and wellbeing of a young person in their care. This obligation extends to supporting the young person to transition to independence and demonstrate the necessary financial capability to do so, as set out in relevant pieces of legislation in England, Northern Ireland, Scotland and Wales.

Unfortunately, some young people reported not having heard back from their local authority despite requesting support. Others did have contact but preferred to keep this at arm’s length. Some told us that they had benefitted greatly from the money management support their personal advisor or key worker had given them.

Personal relationships

Several young people we interviewed had strong family relationships, and at times had been able to rely on family during a difficult period—such as staying with relatives if they encountered difficulties with unsuitable accommodation. In other cases, they received advice from family members or gave advice to others. Equally, many acknowledged that this support may not be available to their other care-experienced peers.



As one person put it, their friends are the people they *choose* to be their family. Through sharing accommodation or attending the same provision, many young people had come to develop close-knit relationships within their own “community”. One person told us that, although she had a wide network of relationships to rely on, she felt a responsibility towards other care-experienced friends who didn’t have others to turn to. At least two organisations we spoke with for this research also recognised the importance of peer-support, and actively embedded it into their organisation’s support structure:

“Quite often we’ll try and use peer support where we can. So, for example, if two young people both need to go to the same place, we’ll see if they want to go together to help build the relationship out, to get to know each other”.

Sector professional, West Midlands

Charities and organisations

Care-experienced young people had also received money management support beyond their local authority, such as from national charities, or local organisations. In some cases, young people preferred to engage with these services rather than their social worker or personal advisor. Others turned to charities and local organisations out of necessity, after they’d had difficulty accessing support from their local authority.

Other services

Although not a focal point of our conversations, housing associations, and supported accommodation providers also provided support to care-experienced young people. At least two care-experienced young people we spoke with had received support from their university, while several regretted that they hadn’t had the opportunity to learn about managing money at School.

Partnership working

With many local authorities grappling with financial difficulties, they have restricted or reduced their services as a result. In turn, other organisations and charities in the area are seeing an increase in demand for their services, as community members seek support elsewhere. For two local organisations we spoke with, this also applied to their practice:

“We work with leaving care teams with PAs and yeah, quite often our first thing would be pushing back on the local authority and the PA because actually they should be providing the support around this.”

Sector professional, Northwest England

Equally, they saw benefits to working in partnership with local authorities, such as reliable referral pathways. For one organisation, it allowed them to draw in more specialist support for areas outside of their expertise. For two professionals we spoke with, the main benefit of partnership working was the knowledge that a young person could receive the right support without additional bureaucracy or barriers:

“What we try and do is be able to provide that service there and then so if they come to one of our hubs we have the housing team there, we have social workers there, we have drug and alcohol services, we have representatives from the DWP so that we can work together to provide that service.”

Sector professional, West Midlands

A local authority representative added that regular communication within the community ensured a young person had wrap-around support, where early intervention was possible:

“The positive is that in terms of organisations like ourselves and other charities in [REDACTED] we can be made aware quite quickly if a young person's falling through the net, so it's very rare that a young person would go unnoticed that they needed some kind of support.”

Sector professional, Scotland

Other examples of local authority partnership working included focussing on tenancy support and sustainment. One personal advisor explained that they had previously written to a Housing Association to request that they could liaise on behalf of one of their young people. Even within the same local authority, there were benefits to cross-team working, including a personal advisor arranging for a young person’s rent to be paid directly to the council housing provider, while that person adjusted to paying bills for the first time.

2:2 What can young people receive support with?

Bills & budgeting

Moving in & maintaining your home

Practical help

Future planning

Financial support



Bills and budgeting

- Accountability to make sure they are on track with their budgeting goals
- Checking that their utility bills are being charged at the correct amount
- Help to keep savings in a separate account so they aren’t tempted to spend
- Support with paying bills in full, and on time
- Working on a budget plan one-to-one
- Workshops around budgeting and tenancy-readiness

Moving in and maintaining accommodation

- Help with choosing and purchasing furniture and appliances
- Paying Universal Credit directly to a landlord to help with budgeting for rent
- Physically moving into a property
- Pre-tenancy courses and workshops
- Providing a rental deposit and acting as a guarantor for private rentals
- Providing accommodation during the holidays to aid stability
- Support with the process of applying for social housing
- Visiting accommodation to check its suitability

Practical help

- Attending appointments with a young person to provide practical or moral support
- Checking gas and electricity metres when moving into a property
- Physically going to the shops with a young person and helping them budget
- Solving problems together and teaching independent problem-solving

“Their support worker taking them to the shop, writing a list of what they need for the week, looking at fresh cooking ingredients, opposed to a young person just being given that money and then maybe buying takeaways and running out very quickly.”

Sector professional, West Midlands

Future planning

- Encouraging and teaching techniques for saving money
- Pathway plans- to support a young person’s journey to independence
- Setting goals and achievements for the next few months
- Supporting a young person to see the long-term effects of their financial habits

Financial support

- Bursaries or grants
- Crisis funding for emergencies
- Financial support for education or work
- Financial support with moving in
- Leaving care grant
- Support to apply for grants from local charities
- Support with accessing local authority grants

“I received support from my social worker who gave me a grant for household and personal supplies, which was very useful and was needed.”

Care-experienced young person, West Midlands



Extract from “Life is a puzzle that we don’t know”, a poem by H.D

Homeless, not hopeless, under moon’s silver glow,
Drugs, a harsh reality, but strength they can show,
In the streets they wander, with no place to call home,
Their dreams shattered, their spirits alone.
Through the cold nights, they seek warmth and care,
Hoping for a helping hand, someone to be there,
Invisible to many, their stories untold,
Struggling to survive in a world so cold.
But amidst the darkness, a glimmer of light,
Compassion and empathy can make things right.



Extract from “Homeless”, a poem by H.D.

In the darkness of the night, they seek refuge,
In shelters and doorways, where they find a truce,
A glimmer of hope, a meal to sustain,
A chance to rest, to ease the pain.
But beyond the statistics, the numbers we see,
Are human beings, longing to be free.
They deserve compassion, a helping hand,
To uplift their spirits, to help them withstand.

Let's break the cycle, let's lend a hand,
To bring warmth and kindness to this broken land.
Support organizations, volunteer our time,
To bring light to their lives, to make their dreams climb.

For every act of kindness, no matter how small,
Can make a difference, can break down the wall.
Together we can change the narrative, rewrite the story,
And bring an end to homelessness, in all its glory.



2:3 What makes for good money management support?

Listening to young people's needs

Offering variety

Being proactive & reassuring

Being there when you need it

Supporting life-long learning

Providing the right setting

Building trusting relationships

Involving the care-experienced community

The right support

Listening to young people's needs

Listening to young people's needs was a crucial factor for organisations to make sure their support was relevant and useful for young people. They were aware that this meant their support could offer something unique to each person:

"We take a young person where they are and just kind of support them with what's going on for them in that sort of in that moment really[...]. I suppose it's potentially different to how other people work."

Sector professional, Northwest England

One staff member explained how it can be easy for well-intentioned organisations to prioritise what makes it easier to deliver a programme, rather than the benefit to young people. Another said they tailored their money management support to ensure it reflected the lifestyles of the young people in the room, so that matched the reality of their lives.

Feeling listened to was important for care-experienced young people we interviewed. Even those who had difficult experiences in care spoke highly of individual staff members who had listened to them, although this came across as the exception to the norm for some.

Offering variety

Organisations we were spoke with were making efforts to offer varied support and activities for care leavers and other young people. They were proud of the work they had done in this area and were keen to make young people aware of the variety of support on offer:

"So let's say I've been on visits where a young person's in prison [...] been on home visits. So you go to a young person's house, do activities, trips with young people, obviously get involved with social workers, seeing the young people, speaking to them, and just showing them different opportunities that we have."

Sector professional, Greater London



While balancing the needs of different groups could represent a challenge, professionals overwhelmingly agreed that a one-size-fits-all approach was no longer appropriate for them. Even within the umbrella of the care experience, they were aware that varied support opportunities been there is a better chance to meet the needs of different young people.

Being proactive and reassuring

As part of feeling listened to, young people particularly appreciated when their concerns or suggestions resulted in action. Having repeatedly made their needs clear without them being met, some young people gave up on seeking support, or lost their faith in services:

“They're gonna act like they're doing stuff but they're really not. So it's a constant chasing, you know? And that's what I don't like.”

Care-experienced young person, Greater London

By contrast, young people were much more inclined to engage with support services if they felt action was being taken, even if this took time:

“She's around and available and she's very helpful. So she will help get something done. And if she doesn't know, she will find out and come back to me.”

Care-experienced young person, Greater London

Young people also appreciated when their personal advisor showed a degree of proactively looking out for opportunities or support that may have been helpful to them, or making an effort to communicate what is available. One person said that their personal advisor being proactive meant they felt more accountable to spend their money wisely and save, as she knew there would be a constant “checking up” to reckon with.

At the right time

Being there when you need it

Unfortunately, several young people felt that they didn't get the support they needed with their finances when it would have made the most difference to them. One young person felt that she was offered support in her independent accommodation, but actually the temporary moves before then were the most challenging to cope with. For someone else, they simply didn't have a personal advisor at the time when they would have liked one.

Some felt that they could have avoided “a lot of financial mistakes” if they had been given guidance with money at an even younger age, such as at school. When reflecting on his younger self, one person explained that they wouldn't have really listened to advice at a time when they were enjoying the newfound freedom of adulthood:

“Most young people won't listen anyways because you're 18. You're gonna have financial freedom number one, number two: freedom from everything [...]. Of course you wanna blow your money and it's not intentional but [...] you wanna have fun. So at 18 that's not really the right age to start, start younger and continue”.

Care-experienced young person, Greater London



However, starting financial education at a younger age would, in his view, allow time for these attitudes and knowledge to become embedded beforehand and afterwards.

Supporting life-long learning

In one particular focus group, young people had been engaging with a service for a period of several years. They now felt this structure was an integral part of their life and were grateful for the presence of the organisation to accompany them through life's different milestones and the financial challenges that came with them—from struggling to buy furniture to seeking a promotion at work.

One young person believed that there should always be support available with managing money in one's life. They used an analogy of athletes peaking at different times in their career to explain that “people understand things and develop differently.” Sector professionals also recognised that a young person would be ready to seek support in their own time:

“They have to want to do it, don't they? [...] And I suppose sometimes the sort of the penny drops at different stages in in in young people's lives.”

Sector professional, Northwest England

Young people also spoke about what helped them reap the benefits of financial advice and guidance for a long time after receiving it. For one person, one stand-alone course when they were eighteen simply wasn't enough. Five years later, they hadn't remembered anything from it. One professional felt it was important that young people could implement money management lessons into their everyday lives, moving from theory to action:

“It's then putting that into practise. So, it's ok putting it all on paper and saying right, this is the sitch, you know, this is how you budget, but our staff can then implement that with the young people”.

Sector professional, West Midlands

One young person told us that they still used budgeting tips and tricks that they had been taught a long time ago, and the way they were taught was made memorable through a fun game in the supermarket, which had previously caused them anxiety.

Providing the right setting

Although money was an important area of young people's lives, practitioners needed to ensure their budgeting support was delivered in the right way for it to be effective. In some cases, this was through intensive 1:1 support, to ensure a young person could speak confidentially and build up confidence before participating in group activities. In other cases, a group environment made for a fun way of learning together, such as making purchasing decisions as a group and budgeting for their own social activities. For some young people, this kind of environment was a refreshing change that made them feel more at ease:

“Not like what it usually is with the services. This is more just a place for people to get together.”

Care-experienced young person, Scotland



Importantly, the focus on fun does not need to detract from broaching serious topics, or glossing over young people's problems:

“We might have to talk about strategies or some harder stuff like the cost of living and but actually you can do that in a really creative, fun and engaging way that young people are contributing but laughing at the same time.”

Sector professional, West Midlands

Building trusting relationships

Quality relationships were a key success factor for many organisations providing money management support. Building a sense of trust was particularly important when working with young people who been let down by services or people in their lives before: One person acknowledged the particular efforts of their social worker to gain her trust at a point where she had stopped wanting to engage with services at all.

In recognition of this, some practitioners made a point of not asking probing questions and working with the young person based on what they felt comfortable to share. They acknowledged that building relationships could take time, which was necessary for a young person to feel comfortable approaching them in a crisis.

On the other hand, young people felt that services hadn't always trusted them or their ability to live independently, despite proving that they were capable. One local authority professional talked about the fine line between allowing a young person to make their own mistakes, while looking out for their safety and wellbeing. Ultimately, this was about letting a young person know that the support was still there for them. Two organisations told us they encourage young people to practice problem-solving ahead of the future:

“It's all about making them confident. So when that house officer goes after 12 months [...] you're completely confident to know what to do”.

Sector professional, West Midlands

Involving the care-experienced community

Trust was an important reason why care-experienced young people appreciated support from their peers. For some young people, it was enough for support to be from a young person of a similar age that was relatable—they didn't need to have exactly the same experience. Some had experienced other people their age being insensitive towards the challenges and experiences they didn't have, while others felt that people of the same age without care experience simply wouldn't be in a position to understand:

“But anybody outside of my community, like I couldn't go to them and be like ‘I've got these problems’ cause they're not in the same position as me”.

Care-experienced young person, Northwest England

For young people, groups, forums and activities that were exclusively for people with care experience offered a space that was guaranteed to be non-judgemental and supportive. At the same time, an organisation could provide the structure, setting and pastoral support to bring this to life while ensuring everybody could participate safely.

2:3 What gets in the way of good money management support?

Not meeting the needs	Limits & restrictions
Feeling distant & irrelevant	Gatekeeping
Inaccessibility	Poor communication
Not feeling ready	Shame & mistrust

The support isn't 'right'

Not meeting the needs

Young people were reluctant to engage with support if they didn't believe it would benefit them. To counteract this, professionals felt that they needed to be very upfront about the practical benefits of the support they were offering, which was sometimes difficult. One young person told us why she had turned down the offer to attend a budgeting workshop, as she felt frustrated that she had already proved her budgeting capabilities to her personal advisor. One young person felt that being offered budgeting support was of no use to them, because they really needed financial help. They explained that the consistent feeling of not being able to get the help you need lead to eventually not reaching out for help at all:

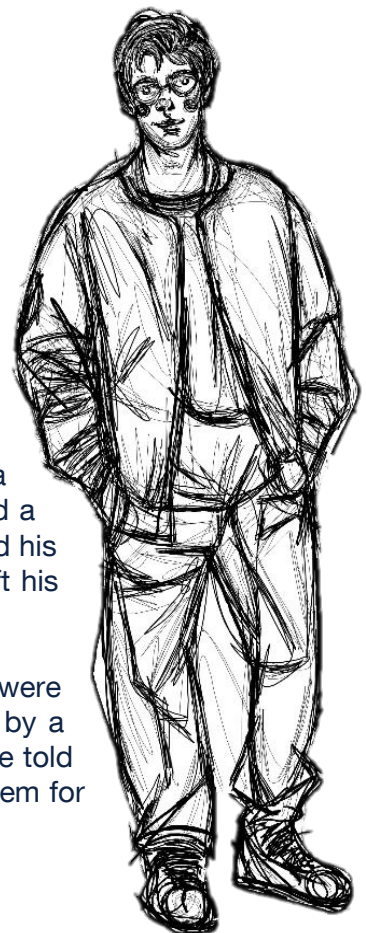
“So, what's the point of asking for help? Do you get my point? It's like that's why people struggle in peace because like we know you can't help us right now.”

Care-experienced young person, Greater London

Limits and restrictions

Almost equally frustrating for young people were the rules and criteria surrounding support with finances. At times, young people had accessed support without realising it would impact their entitlements years later. One young person was unable to purchase a laptop for her apprenticeship at a time when she really needed one, because her foster carers had purchased a laptop for her years before. Another had inadvertently been allowed to spend his leaving care grant while in care, and struggled financially as soon as he left his placement.

Other young people were keenly aware of restrictions to the support they were entitled to, meaning that they felt “forced” to use it or even give up on it by a certain age, rather than a time that felt best for them. Staff at a youth service told us they saw this being reflected in the age of young people approaching them for support:



“The reality for young people is that, you know, they need it kind of a different times and definitely I find [...] our 21 pluses who have had lots of support, they're the ones that when they're more isolated and struggling [...] they definitely need this support around money management.”

Setor professional, Northwest England

In some cases, the restrictive nature of support had a very direct impact on the costs young people experienced. Two young people felt that their care leaver grant was less impactful than it could have been because they were required to spend it with one certain shop or website, without being able to shop around for cheaper options.

Feeling distant and irrelevant

“If Lady Gaga came into the room and told you how to budget your money, would you listen to her?”

Care-experienced young person, Northern Ireland

When we were asked this question in a focus group, we understood the point immediately: it is hard to take financial guidance from a person that doesn't have to worry about money. Several young people said that they were much more inclined to listen to advice from somebody closer to their age, who was in a similar situation to them. Even where they liked a staff member a great deal, they felt that the difference in their financial situations was too great to be able to take them seriously.

One care-experienced young person now working in their local authority viewed themselves as filling the “gap” that traditionally existed between young people and social workers, and felt proud for being a relatable but supportive presence in the community:

“Sometimes young people, they come to the social workers or the personal advisors or whoever they're with and they ask to work with me because [...] it's like a calling thing for them. Like ‘wow, he understands’ or ‘he knows what's going on and the things that he has there for young people is something that I'm interested in’.”

Sector professional, Greater London

The support on offer is hard to access

Gatekeeping

For some young people, their experience of asking for support with their finances after leaving care felt like they were having to consistently ask and push for help with small things. For at least two young people, this meant staying in accommodation where they felt personally unsafe, with one person being made to feel that they had been “fussy.”



Fortunately, one young person had managed to overcome this through persistently contacting her local authority and remind them of her entitlements after she had researched them herself. However, she acknowledged that not everybody may be able to do this:

“There's lots of people that I met in my time during care that would have no idea to go and search for something like that or would have no idea to sit down and read something like that to find out what they're entitled to.”

Care-experienced young person, Greater London

Inaccessibility

It can be easy to take for granted that many of us have access to a smartphone, but this isn't true for everyone. Some young people had spoken about feeling “cut off” without a phone, or without being able to contact anyone who they could ask for help:

“You can't just search it on the Internet because you don't have any data. You don't have enough to even just give someone a call.”

Care-experienced young person, Northwest England

For others, the barriers were more practical, such as work commitments. One person explained that she refused to attend a money management workshop precisely for financial reasons, as she wouldn't be compensated for taking any time off work for the course.

Poor communication

In one workshop, a young person pointed out that a benefit of her now working at a local authority was the ability to pass on information on rights and entitlements to her care-experienced peers, who otherwise had “never heard” of the booklet that she was referring to. One person attending did believe that help was available to him, but expressed that it was hard to find:

“Maybe like the help is there, but there's a lack of sort of communication of how to find the help and what the help is.”

Care-experienced young person, Northwest England

A representative of a local organisation told us that helping young people become aware of and access the support avenues available to them was an important part of what they do. Professionals in two different countries mentioned the same problem; that variation in the quality and accessibility of support meant that two young people in a relatively small area could have hugely different experiences:

“We'd ask young people then if they've ever had a Personal Advisor and some of them said, 'look, I've never heard of what that is' and some have, 'yes, I've had 2-3'. So it just depends where you're from as well.”

Sector professional, Northern Ireland



The barriers to support are not just physical

Not feeling ready

One local authority professional had seen young people being forced to attend programmes that were bound to fail, because that young person simply wasn't ready to engage in a structured service. They felt that without help and understanding to address that young person's personal challenges or mental health needs, the young person was unlikely to be able to meaningfully engage with the support offered to them and make progress:

“they've been on like this revolving door, I call it, where they're just going from like programme to programme and not really progressing as such. That's usually due to some kind of mental health disorder or um, some other issue affecting them”.

Sector professional, Scotland

One young person felt that at a time where money management support was available to her, she simply wasn't in the right frame of mind to access it, as she and her social workers were prioritising addressing mental health needs.

Shame and mistrust

While some young people appreciated the opportunity to talk openly about money with their peers or support workers, others talked about “shame” and embarrassment surrounding money. One person felt this wasn't just true for care leavers, and that it applied to lots of young people in general. Somebody else told us that financial guidance could be a difficult pill to swallow for anyone.

Not wanting to be judged was an important reason why young people preferred the help of fellow care leavers, and this was enough to put them off a programme:

“But I feel like to go to a course or start a course, people are gonna judge you because you don't know how to save money.”

Care-experienced young person, West Midlands

For people who already had felt judged in their life for being care-experienced, this was an important additional barrier to contend with:

“I think generally, there's quite a lot of negative connotations around being a care leaver. And I think that leads to some people not wanting to be, like, associated with that. They don't want the label of being a care leaver because they don't want to be automatically judged with those negative connotations.”

Care-experienced young person, Northwest England

At the same time, young people also had their own expectations and judgements about what they thought a programme, service or staff member might be like. Negative or even upsetting experiences of accessing support growing up meant it could be difficult to see why another service would be different. Some young people even talked about a “mindset” of assuming that support wouldn't be available for them, meaning they missed out.

Omar's story

Omar has always enjoyed the feeling of going out and earning his own money. That way, he had a choice growing up over how he spent it. Unfortunately, had a difficult time when he first turned eighteen and moved into temporary accommodation, to the point where he often felt unsafe and chose to work long hours to help distract him. Although he had a good relationship with his personal advisor, he felt that they weren't able to do much to actually change his situation.



At first, Omar wasn't interested in going to university, as he wanted to concentrate on earning money. Eventually, he got a place to study Psychology, and found that his university was really supportive with giving him advice about different types of student accommodation he could choose from, and how they could help him stay there in the holidays. He admits that at first he found it hard to make his loan last for the whole term, but now he's in his final year the reckons he's got the hang of it.



Omar is currently saving up so that he has a financial buffer once he's graduated and goes out into the big wide world. But, before all of that, he wants to take a well-earned holiday with his friends!

Chapter 3: What needs to change to help make financial wellbeing possible for more care-experienced young people?

What topics are covered

Dismantle the barriers

When support is available

Ease the financial burden

How support is promoted

Work together to drive change

What should money management support cover?

For many young people we spoke to, managing rent and bills was the most challenging aspect of living independently for the first time. It was unsurprising to hear these topics put forward by young people when we asked them what they felt money management support should cover. In particular, the act of prioritising was difficult for some young people.

Sector professionals also had reflections on improvements they had made to their services, as well as ideas for future improvements. In one focus group, a facilitator expressed that following the group conversation, they would make an effort to share local authorities' local offers to care leavers. In a second focus group, one facilitator added that their organisation had perhaps underestimated the importance of money management support in the past, but they were now actively working to embed this within their services.

“We may have done the odd budgeting thing, but it was never taken very seriously. It's not been something we focused on and it's so, so important. So we now are recognising that and this is where we wanted to bring it in”.

Sector professional, Northern Ireland

When should financial education be available to young people?

In previous focus groups in 2022, most young people felt that it would have been helpful to have financial education at school—although some had different opinions about when during school this should take place. More recently, several young people expressed that they hadn't been able to learn about money at school, and one person suggested school workshops being available to opt-in to. Another young person felt that social workers may not be best placed to provide financial education for their young people due to a high workload—and this corresponded to her own experience of growing up in care. She added that this responsibility could sit with foster carers, so that a young person learns these lessons earlier in life.

Another young person agreed that it was important to “start young,” so that a young person could take in money management advice and guidance on board before they became preoccupied with other things. They also believed that money management support should be ongoing. Having attended one money management workshop several years ago, they personally felt this wasn’t enough. Having the option for “extra lessons” would have helped, and accountability from somebody to “check-up” on them.

“Young people still need the support, especially with things like that because it can just go like all wrong. If it’s there for us and you can access it, then I think it will make a real difference”.

Care-experienced young person, Greater London

“I feel like it should be like a subject in a type of way, like a compulsory thing, like in schools we’d learn about sex education, but we won’t learn about money.”

Care-experienced young person, West Midlands

How should money management support be promoted?

Care-experienced young people we spoke with also had a range of opinions and suggestions about how local authorities and organisations could better promote the money management support they offered. There was a general consensus that information simply wasn’t communicated clearly, or that it was hard to find.

Several young people shared their negative preconceptions around a money management course, and one person felt that any course or workshop needed to be advertised in a certain way to highlight that it could be “fun.”

The medium of communication could also help with accessibility, such as offering “listening” and “practical” ways of receiving information. For a young person with dyslexia, being confronted with text-heavy websites and lots of information was especially challenging. They preferred to be able to talk or ‘chat’ with a person to help find the information they needed rather than having to dig to find it.

“For care leavers it is also just about giving them that information so they they know ‘actually if you are struggling with this here’s your local authorities handbook or whatever and here it is it’s all here what you’re entitled to what you can have’...”

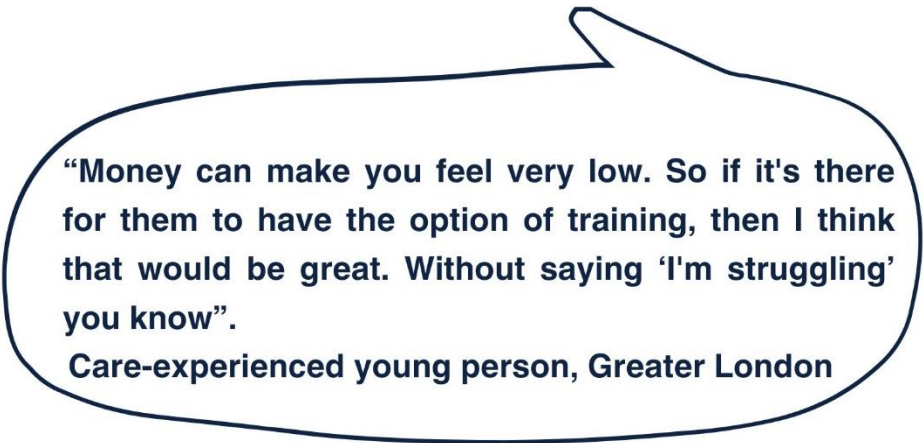
Care-experienced young person, Northwest England

Dismantling the barriers:

Earlier in this report, we talked about several factors that got in the way for young people benefitting from the money management support available to them. Positively, we did hear some suggestions from young people on what could help.

As an antidote to people’s preconceptions about a money workshop, knowing exactly what to expect before going to a course could help, such as where to go and who to speak to first. This also has an additional benefit of making a person feel at ease and reducing potential anxiety. One young person suggested that being allowed to bring a friend for moral support would help.

One-to-one was also an option to help young people who may be generally shy or embarrassed to talk about their financial problems in a group setting. If local authorities and organisations were more proactive in offering help to all of their young people, it could reduce the burden on that individual to seek help and have to say that they are “struggling”.

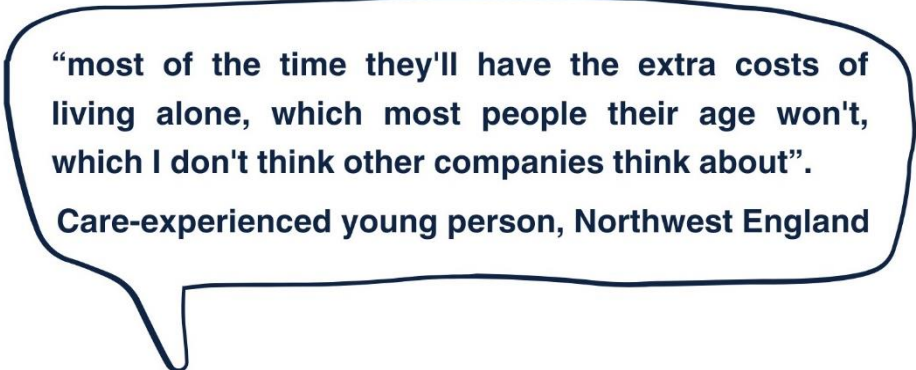
A hand-drawn speech bubble with a tail pointing towards the top right. The text inside is in a bold, black, sans-serif font.

“Money can make you feel very low. So if it's there for them to have the option of training, then I think that would be great. Without saying ‘I'm struggling’ you know”.
Care-experienced young person, Greater London

Easing the financial burden on care leavers

We have talked about the various challenges that can come with managing money as an independent care leaver, and as a young person in general. While money management support could certainly help care-experienced young people, they also had ideas about what financial or ‘in kind’ support could reduce the pressures they were experiencing.

Generally, these suggestions centred around essential and everyday costs—and we know from our freedom of information request that some local authorities already offer support of this kind. This included free prescriptions, contributions to eye tests, and vouchers for food shopping. One young person suggested that care leavers should be paid the national living wage regardless of their age, because of the increased responsibilities and costs they had compared with others.

A hand-drawn speech bubble with a tail pointing towards the bottom left. The text inside is in a bold, black, sans-serif font.

“most of the time they'll have the extra costs of living alone, which most people their age won't, which I don't think other companies think about”.
Care-experienced young person, Northwest England

Working with care-experienced young people to drive this change

Finally, we also wanted to showcase the efforts of local authorities and organisations working to embed lived experience into their innovation and change work—whether this was related to improving money management support and beyond. We were also struck by the tenacity and generosity of spirit on the part of young people who had gone through difficult experiences but were determined to give back to their community and create change.

Organisations shared ways in which they involved care-experienced young people in the design and delivery of their support. When it came to money management guidance in particular, involving young people throughout helped ensure that the content and style of this support was clearly relevant and easy for them to integrate into their daily lives. Two professionals from different organisations shared their experiences of commissioning money management workshops externally. They felt that these workshops could have been more impactful if they had been co-facilitated by care-experienced young as well.

Care-experienced young people also valued seeing their lived experience represented. Some felt that there should be more encouragement for care-experienced young people to work in the social care sector, for example. One person explained that that research could only go so far, when their own lived experience was the most real testament to the reality of the care system. Several young people talked to us about how they enjoyed contributing to change initiatives and the opportunities for development and new experiences this gave them—whether this was within an organisation they liked to engage with, or at national level. At the same time, it could be demotivating to put time and effort into a project to then not receive a response or see tangible action. One professional asserted the importance of action and reaction when it came to their consultancy work with young people. Helping them to become “consultants of their own lives” had benefits for building their confidence and encouraging them to share challenges to be solved together.



“We already know all the policies and procedures inside out. We could probably do your job better than you because we weren't working— were living in it.

Care-experienced young person, Scotland



Conclusions and recommendations

- 1. Young people leaving care encounter financial challenges and pressures that many other young people will not experience. In some cases, a combination of circumstances means that they cannot afford to make financial mistakes. For this reason, it's especially important that care-experienced young people are given the right support to become financially literate and overcome these challenges.**

We know that many young people with care experience become financially independent at a younger age than their peers. For many, financial assistance from their local authority can be an important buffer when transitioning to adulthood and independence, as well as a launchpad for pursuing training and education. However, there are additional costs associated with living independently, which can be amplified for young people in accommodation with limited facilities or furnishings. Stability and security of accommodation were important to young people we spoke with, and many felt they could have benefitted from financial education relevant to maintaining their tenancy and their home. Our previous research explored some of the worst consequences of a lack of money management support that resulted in rent arrears, eviction or even homelessness.

On top of this, the cost-of-living crisis is affecting many care-experienced young people in an amplified way. Some young people spoke about not having the same relational networks in place to mitigate the effects of the crisis, such as the option to live with parents, or even having people around them to ask for help. For care-experienced young adults living independently and on a low income, inflation and financial shocks had the potential to be particularly destabilising. Young people and professionals acknowledged that managing a small budget required considerable confidence and discipline, with the potential for any small deviation to cause problems quickly. Over two thirds of care-experienced young people we surveyed previously told us they felt anxious about managing their money, and unfortunately, we heard similar concerns in our more recent interviews and focus groups. Therefore, the right support to manage money can play an important role in supporting care-experienced young people and care leavers with their wellbeing.

We recommend:

- Local authorities should consider enhancing the financial support they offer to their care leavers given the continued cost-of-living crisis. Organisations working with care-experienced young people need to be mindful of these challenges and act to connect them with financial support. It is also essential that monetary support is accompanied by meaningful financial education, especially when this is a significant amount.
- Financial and money management guidance for care leavers should support them to achieve stability and work towards longer-term financial wellbeing. Local authorities and practitioners could refer to specific guidance published by the Money and Pensions Service.



- We agree with Catch-22 and Barnardo's who have called for care leavers to be made eligible for the over 25s rate of Universal Credit and Jobseeker's allowance.

2. Most young people leaving care rely on their local authority to help them prepare for independent living. However, too many young people leaving care say they do not get the support that they need. Organisations supporting care-experienced young people should do more to increase the uptake of the financial education that they offer.

Our Freedom of Information request to local authorities told us that virtually all offer money management support to their care leavers, and a significant proportion of them also offered financial support. However, our survey and interviews with young people raised the question of whether this support was getting through to those who needed it. From further, in-depth interviews with young people and sector professionals, we have a greater understanding of how this can happen, and why.

Young people leaving care often found it difficult to find what services are available to them for a variety of reasons. Some simply were not in contact with their local authority at all, and others were not aware of what support was available. Some non-statutory organisations felt that part of their offer to young people was helping them become aware of what support they were entitled to, while some local authorities were experiencing success in spreading the word about their services in the community. Proactively sharing information can reduce the disparity between young people who have the research skills to find this support for themselves, and others who miss out due to a lack of awareness.

There were also barriers and challenges that made it more difficult for care-experienced young people to access money management support that was offered. Some young people talked about digital exclusion that prevented them from reaching out for support or attending online sessions. For others, work commitments or financial challenges stood in the way. Offering a diverse range of support, including through commissioning support or working in partnership, can suit a variety of individual situations and circumstances.

Some young people were distrusting of services or had a negative preconception of what the service will be like. Investing in the quality of relationships can be a crucial success factor for overcoming this challenge, as well as choosing innovative ways to communicate the benefits of a programme. Care-experienced young people valued contributing their experience and opinions to make change at their local authority or within organisations that supported them. Through learning from young people's experiences, organisations can adapt their support and the way they communicate it. It is essential that money management support is non-judgemental given that money can be a challenging topic to discuss.

We recommend:

- Organisations could take practical steps to increase the accessibility of their money management support, such as provision on evenings or weekends, online or self-guided learning. This should include help with digital connectivity where necessary.
- Working with young people to learn where/how to access information and ways to help absorb financial information is one way to improve and increase awareness and



attainability.

- It is important that financial education is delivered by trusted experts. However, involving young people in the design and delivery of these programmes can improve the uptake of this support and engagement with it. Organisations have a role to play in providing structure and wraparound support to these initiatives to ensure financial education is of a high quality.

3. Financial education for care-experienced young people should be tailored to accommodate the unique needs of each person. It is crucial that a range of options be accessible to them, allowing them to discover the support that aligns most effectively with their requirements. This includes receiving information in a suitable format and at a time that supports their current life stage- ensuring that no one is excluded from valuable guidance.

Our previous research identified that financial education for care-experienced young people and care leavers must reflect the diversity of support needs within this cohort. We have also learned that where diverse provision is available from a range of sources, it is more likely to be impactful for young people. Firstly, this increases the probability of a young person accessing this help. Unfortunately, some young people with care experience do not receive the support they are entitled to from their local authority, either out of a personal choice to not engage with these services, or out of a lack of contact, despite requesting this help. However, community organisations, groups and charities can offer an alternative. This can also act as a further safety net for young people who are care-experienced and, for various reasons, do not qualify under the legal definition of a “care leaver”.

Secondly, a range of support services can help to mitigate the ‘cliff edge’ that many young people encounter. Unfortunately, some care leavers find that the financial and pastoral support from their local authority stops abruptly. This is made worse for young people who have not received the right guidance to prepare them for leaving care and with managing their finances beforehand. However, we saw the important role that non-statutory services can play in providing stability for a young person, particularly at times of transition or personal difficulties. This is partly because these organisations do not encounter the same restrictions based on age or eligibility criteria that may apply to local authority provision.

Thirdly, young people greatly appreciated having a variety of support options available to them. For some, having financial education delivered in a ‘fun’ and informal setting was a refreshing change, while others appreciated having one-to-one conversations with a person they trusted. Some young people talked about times in their life when they would have found financial education most helpful, and conversely when they would not have been ready or receptive to it. Financial education for care-experienced young people should be available at different times in their lives, so that they have the choice to engage with it at the right time for them. This could be through organisations like MyBnk, who offer this support from school-age to adulthood, or through organisations that have an “open door” policy where a young person can choose to maintain a relationship for as long as they need.

We recommend:

- In England and Wales, local authorities could take on the role of facilitating a wider ‘corporate family’ network to foster good communication and best practice for care-experienced young people in their area. This could help ensure young people better understand their leaving care pathway and encourage proactive engagement with services they need, reducing additional challenges during what is often a stressful time for many young people.
- Support for personal finances and independent living could be structured in a ‘tapered’ way that helps a young person gain gradual confidence and independence. Where a young person is approaching an age limit for local authority support, community organisations can assist with this transition sooner and help prevent the ‘cliff edge.’
- Organisations who offer money management support to care-experienced young people could investigate the feasibility of offering it at different stages in a person’s life, to better reflect their changing circumstances. This holistic view of money management as a journey would also benefit the wider community.



Appendix: Methodology:

Scoping

- Existing research and evidence about the experiences of young people leaving care, the wider sector and society
- Reviewing our previous research findings to identify what we want to explore further

Recruiting

- Reaching out to local authorities, national and regional organisations as well as care-experienced young people aged 16-25 across the UK

Interviewing

- Interviewing care-experienced young people and professionals working in the sector including one-to-one interviews, focus groups as well as creative writing

Analysing

- Coding interviews and identifying key themes, as well as observing how which themes are prominent

Sharing

- Our research findings, conclusions and recommendations with young people, local authorities and other organisations

Learning

- Gathering and sharing reflections on what MyBnk have learned both from the research findings and the research process

Our research in numbers: 2023

- 8 organisations, speaking with 14 sector professionals
- 21 young people interviewed
- 10 research papers reviewed
- 4 nations of the UK

Our research in numbers: 2022

- 147 local authorities contributed
- 149 young people surveyed
- 20 young people interviewed
- 5 sector professionals interviewed
- 10 research papers reviewed
- 4 nations of the UK



“I know I’m making a positive contribution here because the more detail I give, the more you guys will know to do your report and obviously things may have eventually changed one day, hopefully.”

Care-experienced young person, Greater London

Care leavers across the UK:

Rights and entitlements⁶:

In England:	In Northern Ireland:	In Scotland:	In Wales:
<ul style="list-style-type: none"> •22,080 young people left care aged 16 and over in 2023. •All care leavers are entitled to support from a personal advisor and pathway planning until the age of 25 •Care leavers are entitled to a leaving care allowance of £3,000 •Care leavers can receive support with the costs of education and training •Care leavers can receive a higher education bursary of £2,000 	<ul style="list-style-type: none"> •365 young people left care aged 16-18 in 2023. •242 young people in left care aged 19 in 2023 •Care leavers are entitled to support from a personal advisor and pathway planning until the age of 25 and beyond in some circumstances •Care leavers can receive support with the costs of education and training, plus higher education 	<ul style="list-style-type: none"> •255 young people became eligible for aftercare services in 2022 (aged 16-21). •3,066 young people were eligible for aftercare services aged 22 and older •Care leavers in Scotland can be eligible for aftercare services up to their 26th birthday and beyond in some circumstances •Care leavers can receive support with the costs of education and training, plus higher education •Care leavers up to age 26 are exempt from paying council tax 	<ul style="list-style-type: none"> •700 young people aged 16 and over left care in 2021-2022. •Care leavers are entitled to support from a personal advisor until the age of 21, or 25 if pursuing training or education •Care leavers can receive support with the costs of education and training •Care leavers can receive a higher education bursary

Recent policy developments:

England

- In July 2023, the Children’s Commissioner for England sent out a survey asking children in care and care-experienced young people for their views on whether care experience should be a protected characteristic⁷. Several local authorities in England have implemented this in their area⁸.
- As of April 2023, the Department for Education recommends that all local authorities pay a minimum of £3,000 as a leaving care grant to young people. This was recommended by the 2022 Independent Review of Children’s Social Care⁹.
- In April 2023, the All-Party Parliamentary Group for Care-Experienced Children and Young People launched an enquiry into the Government’s plans to extend corporate

⁶ House of Commons Library (2023), *Support for care leavers*, p.14-16

⁷ Children’s Commissioner for England (2023), *Tell me what you think about whether ‘care experience’ should be given protection in law*. Accessed February 2023

⁸ Although there is no publicly available list of these councils, we noted at least eleven councils in England that have done this from an online search.

⁹ Department for Education (2023), *Section 31 Grant Determination Letter for - Leaving Care Allowance Uplift Implementation Grant (New Burdens) 2023/25*



parenting responsibilities to a wider body of organisations. In Scotland, the 2014 Children and Young People Act set out 24 corporate parents across the areas of national and local government, health and education¹⁰. MyBnk’s research with care-experienced young people has helped us provide evidence to support the enquiry.

Northern Ireland

- In June 2023, a report from the Independent Review of Children’s Social Care was released. One key reflection was that, where Children’s Social Care sits under a broader Health and Social Care Trust, it “is likely to be less prominent amongst the attention needed to be given to hospitals and other health services.” The Review recommends that this responsibility, which covers care-experienced young people, sits within an organisation where this area is the “primary focus”¹¹.
- In March 2022, the Adoption and Children Act was passed. It makes reforms and updates to the 1995 Children Order and aims to “improve outcomes for looked after children and young people and young people who have left care”¹². This extended entitlements to support with education and training as well as general assistance to young people under 25. Local authorities are now also required to publish information about the services they offer to their care leavers¹³.

Scotland

- In November 2023, the Scottish Government launched a consultation seeking views on their proposals for a one-off payment of £2,000 to be made to all Care leavers. MyBnk responded to this consultation using evidence from our research and speaking with care-experienced young people in our sessions.
- In March 2022, the Scottish Government published an implementation plan setting out the actions it intends to take in response to the Independent Care Review from 2020. This includes a range of actions focussing on supporting care leavers with housing, employment, and education¹⁴.

Wales

- Between July 2022 and June 2023, eligible care leavers turning 18 years old could receive a payment of £1,600 for a period of 24 months. According to the Welsh Government, the pilot is “more than just a basic transfer of money” with a package of advice and support provided alongside this. This pilot has not been renewed beyond this period¹⁵. The Welsh Government commissioned a four-year evaluation of this scheme led by the CASCADE centre at Cardiff University¹⁶. MyBnk looks forward to learning more about the outcome of the scheme.

¹⁰ Scottish Parliament (2014), *Children and Young People (Scotland) Act 2014*, Schedule 4.

¹¹ Professor Ray Jones (2023), *The report of the Independent Review of Northern Ireland’s Children’s Social Care Services*, p.14.

¹² Northern Ireland Assembly (2022), *Adoption and Children Act (Northern Ireland) 2022*, Background and Policy Objectives.

¹³ Northern Ireland Assembly (2022).

¹⁴ Scottish Government (2022), *Keeping the promise to our children, young people and families*, p 6-8.

¹⁵ Welsh Government (2022), *Basic income pilot for care leavers: overview of the scheme*. Accessed February 2023.

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Sharing insights

We are grateful to the following organisations who kindly contributed their time, experience and expertise to this research:

Birmingham Children's Trust exists to make a positive difference for children, young people and families in the city. They work with more than 10,000 children and young people every day.

The 18+ Care Leavers Service is there to help young people make the move from living in care to enjoying independent life as an adult. Through their links to organisations in the community the Service can help with access to housing, education and training, work experience and health services.



BIRMINGHAM
CHILDREN'S TRUST

Greater Manchester Youth Network (GMYN) supports young people aged 10-25 across Greater Manchester by offering innovative and exciting opportunities to build key skills and confidence. They deliver a range of development programmes and drop-in activities to help young people transition to adulthood feeling supported, positive, and valued.



#YoungPeopleCan!

The **Haringey Young Adults Service** are a team of Social Workers, Personal Advisors, Placement Verification Officer, Welfare Benefits Officer, DWP Community Engagement Advisor, Participation Officer, Senior Practitioner, Team Managers and Service Managers. The service is in place to provide 16- and 17-year-olds (which includes unaccompanied minors) in care, and young people who have left care, the support that they may need to get ready for adult independent life and to live independently when they are ready.



Include Youth is a rights-based charity for children and young people in or leaving care, from disadvantaged communities or whose rights are not being met. They work to improve employability, personal and social development enhancing inclusion, integration and good relations. Include Youth's vision is of a society that realises and fulfils the rights and potential of all children and young people.





East Dunbartonshire Council was awarded money through Life Changes Trust to set up a Local House Project for young people leaving care. **East Dunbartonshire House Project** is a Local House Project (LHP). House Projects support young people leaving care to create their own homes and live connected and fulfilling lives.



The **National House Project (NHP)** was incorporated as a Charity in August 2018. It provides support and expertise to local authorities around the country to set up and manage Local House Projects so that young people leave care in a planned and supported way. Young people experience leaving care together and this peer community supports them to develop the practical and emotional skills that they need to live interdependently. They work on houses which become their homes to live in for as long as they want.



Orkney Islands Council's **Community Learning, Development and Employability Youth Services Team** work with young people aged 8 -25, providing a range of universal and targeted youth work opportunities across Orkney. Youth Services support young people to build their confidence, self-esteem and resilience and improve their health and wellbeing.



St Basil's works with young people aged 16-25 who are homeless or at risk of homelessness, to enable them to find and keep a home, grow their confidence, develop their skills, increase opportunities and prevent homelessness. St Basils has a full range of prevention, accommodation, support and engagement services as well as services which aim to ensure young people develop the skills and have the support needed to move on successfully.



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