



TAKING CARE OF THE FUTURE

A research study exploring young care leavers experience of financial support in Wales



Ariennir gan
Lywodraeth Cynulliad Cymru
Funded by
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I do hope the findings from this research reflect the experiences of young care leavers in Wales. I also hope the recommendations from the report help support improvements for the future.

Valerie Marshall

National Youth Advocacy Service.

March 2010

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2. INTRODUCTION

The National Youth Advocacy Service, (NYAS), is a socio-legal children's charity which supplies a range of advocacy services to children and young people across England and Wales. NYAS provides independent representation and advice to children and young people, ensuring that their voices are heard in all matters affecting them.

The National Youth Advocacy Service were awarded a grant from the Welsh Assembly Government to research young peoples' experiences of leaving care arrangements with regards to their financial needs, particularly looking at debt and financial inclusion.

The purpose of this research was to:

- Explore the existing financial information and support packages for young care leavers aged 14-19 who were in the leaving care system within Wales.
- Explore what financial information and support young people consider is needed and to undertake a study to discover how young people wish financial information to be presented in order to understand their rights, entitlements and options.
- Review the current information, advice and grants available to each Local Authority in Wales for care leavers.
- Identify any gaps and barriers to accessing financial information.
- Provide recommendations to the Welsh Assembly Government on how to improve the quality of financial support to care leavers in Wales.



3. BACKGROUND TO THE STUDY

Throughout the 1990's international research on the experiences of care leavers showed consistently poor outcomes for young people who had left the care system. Young people who leave care are more likely to be socially excluded and have poor educational qualifications. Many do not go onto further or higher education. They become parents at a young age. A higher number are un-employed, and commit offending behaviour and some evidence suggest that care leavers are more likely to develop mental health conditions. (*Festinger 1983; Stein & Carey 1983; Biehal et al. 1995; Smit 1995; Cashmore & Paxman 1996; Broad 1999; Pinkerton & McCrea 1999; Bilson et al. 2000; Kelleher et al. 2000; Stein et al. 2000; Courtney et al. 2001, 2005; Dixon & Stein 2005*) (*Factors that influence young people leaving care- Maggie Allen 2003*)

The introduction of the Children (Leaving Care) Act 2000 changed the legislation significantly for care leavers and aimed to address some of the issues affecting young care leavers. The legislation increased the duties on the local authorities and introduced the following provisions:

- The **responsible local authority** to be under a **duty to assess** and meet the care and support needs of **eligible, relevant** and **former relevant children**.
- The responsible local authority to be under a **duty to keep in touch** with all its care leavers who qualify.
- All eligible, relevant and former relevant children must have a **pathway plan**.
- All eligible, relevant and former relevant children must have a **Personal Adviser**.
- The responsible local authority must assist a care leaver in higher education with **vacation accommodation** if required.
- The responsible local authority must assist a **former relevant child** with costs associated with **employment** to the extent that his or her welfare requires it.
- The responsible local authority must assist with the **costs of education and training** up to the end of the agreed programme.
- The responsible local authority must assist a **former relevant child** to the extent that his or her welfare requires it, either in kind or exceptionally in cash.

This legislation introduced the following procedures in order to improve the life chances of young people living in and leaving local authority care by:-

- Delaying young people's discharge from care until they are ready and prepared to leave the care system.
- Improving the assessment, preparation and planning for leaving care.
- Enhancing the personal support to young people.

This legislation has been in place for nine years. There is limited research available which examines the effectiveness of this for young care leavers.

Young people are **eligible** if they are:

- A young person who has been looked after for 13 weeks from the age of 14 or periods adding up to 13 weeks unless this was planned respite care.
- A young person who is still looked after and are aged between 16 and 17 years old.

Young People who are **relevant** are:

- Young people who have left care and are aged between 16 and 17 years old, and were previously eligible. This also includes those who are detained in the criminal justice system, or in hospital.
- Young people who are placed at home yet they returned to the local authority for care before their 18th birthday.

Young People who are **former relevant** are:

- Young people aged between 18 to 21 years old who were looked after when they became 18.
- Young people can still be seen as former relevant if they are between 21 & 24 years old and they started a designated education course before the age of 21 and were previously either **eligible** or **relevant**.

A pathway plan:

- Looks at the support a young person will need to live independently and prepares them for the future.
- Covers accommodation needs, rights, housing options, education, training or employment needs and any financial or practical help a young person is entitled to.
- Addresses any relationship issues with family and friends.
- Outlines any practical skills they need and how to obtain them.
- Examines any personal support a young person may require.
- Includes a contingency plan if things do not work out as agreed.
- Will be regularly reviewed and can be changed at any time.

Under section **23D of The Children Act 1989** all eligible, relevant and former relevant young people must be provided with a **Personal Advisor**.

A Personal Advisor:

- Will provide advice, information and support to the young person.
- Must be involved in the assessment of needs and the production of the **pathway plan** and any subsequent reviews of the pathway plan.
- Will give advice and try to support a young person in addressing every aspect of the pathway plan.
- Must keep a written record of all contact that they have with the young person.

4. METHODOLOGY

This research was funded by the Welsh Assembly Government's New Ideas Fund. Twenty-two local authorities in Wales were invited to participate. This research also included collecting the views and experiences of young people aged 14-19 who the local authorities were responsible for under The Children Act 1989 (sections 20, 31 and 38) and The Children (Leaving Care) Act 2000.

The research study was divided into three parts:

Part one: Questionnaire for each local authority

Each local authority was informed of the research study and a nominated person was identified within each area to liaise with in order to gather the information. A questionnaire was developed and sent to the relevant individuals.

The questionnaire was designed to establish:

- The size of the population of care leavers (in and out of county) in order to build up a demographic picture of the leaving care population in each local authority.
- The type of information, material, training and support available to young people and professionals regarding the financial arrangements of leaving care plans.
- The amount of money available to young people accessing a leaving care grant, further education and housing support.
- Examples of best practice that could be shared with local authorities and the Welsh Assembly Government.

The initial response received from each local authority was very positive. They all stated they would be committed to be involved with the research and felt it was important to support this piece of work.

There were delays in receiving some of the questionnaires back from the local authorities. Reasons given for the delay were:

- Some local authorities advised that gathering all the information was challenging as some of the services that are provided are from external service providers.
- Team Managers have been too busy with their own workload and could not find the time to look at or fully complete the questionnaire.

- One local authority had no leaving care Team Manager in post and it was challenging to identify a named person to complete the questionnaire. Someone was eventually identified who initially said they would be able to participate on behalf of the local authority but did not complete the study.

Part two: Questionnaire for young people

Each Local Authority, Leaving Care Team, Advocacy Provider, Looked After Children's and Care Leavers Group/Forum were asked to help identify young people to participate in this research. They were all supportive in distributing the young people's questionnaire and the invites to the consultation events. The questionnaire was also available to complete on NYAS' website.

The questionnaire developed for the young people included some of the questions asked to the local authorities. This was to explore the differences between the local authorities and young people's views on service provision that is offered and received.

The questionnaires were available to complete on-line and were available in Welsh and English. **A copy of the questionnaire is attached at Appendix 2.**

Young people were asked to give their views about their leaving care arrangements in order to:

- Investigate whether the information, material and support the local authorities provide is actually being received by young people.
- Clarify if the information provided is in a format that young people understand.
- Express their views regarding any experiences of debt and financial support needs.
- Identify any gaps and suggest recommendations to improve future provision.

Young people who completed the questionnaire were offered the opportunity to enter into a £50 prize draw. The winner was chosen at random.

The questionnaire included an invitation letter to the consultation events taking place.

Young people were also asked if they wished to receive a copy of the final report.

Part three: Consultation events for young people.

Five consultation events took place throughout Wales for young care leavers. These events took place in Torfaen, Powys, Bridgend, Flintshire and Gwynedd. The events included:

- Workshops to explore young people's understanding of the cost of living, their views to money, and how to prevent and manage debt.
- Focus groups to explore if young people feel they are treated differently from their peers because they are looked after.
- Discussions to explore what information young people receive on leaving care arrangements.
- What support and changes young people feel are needed to improve service provisions for young care leavers.
- Young people identifying five priority recommendations they felt needed to be developed to improve preparations for leaving care.

5. LOCAL AUTHORITIES PARTICIPATION IN THE STUDY

Out of the twenty-two local authorities in Wales, eighteen returned a questionnaire. The data obtained included statistics for young people aged 14-19.

Chart 1: Numbers of looked after young people aged 14-19 including those who are relevant and former relevant.

Local Authority	Total number of young people who are looked after aged 14-19	Total number of young people who are relevant aged 14-19	Total number of young people who are former relevant aged 14-19	Total number of young people who are looked after, relevant and former relevant aged 14-19
Blaenau Gwent	41	0	19	60
Bridgend	73	7	60	140
Caerphilly	102	4	71	177
Cardiff	183	35	141	359
Carmarthenshire	58	6	46	110
Ceredigion	34	0	0	34
Conwy	83	14	44	141
Denbighshire	52	0	0	52
Flintshire	76	10	23	109
Gwynedd				
Isle of Anglesey				
Merthyr Tydfil	61	4	14	79
Monmouthshire	44	6	22	72
Neath/Port Talbot				
Newport	45	8	100	153
Pembrokeshire	57	0	0	57
Powys	49	0	0	49
Rhondda Cynon Taff	117	13	108	238
Swansea				
Torfaen	59	19	5	83
Vale of Glamorgan	64	0	0	64
Wrexham	37	12	17	66
Total Number	1235	138	670	2043

The questionnaire completed by the local authorities provided information on 2,043 looked after young people (including relevant and former relevant young people) aged 14-19. Cardiff and Rhondda Cynon Taff have the largest number of looked after young people aged 14-19. This is to be expected as they are the two local authorities with the largest overall populations of children aged 14-19. Blaenau Gwent and Wrexham have the lowest numbers each accounting for around 3% of the total. This is expected for Blaenau Gwent as it is one of the smallest local authorities in Wales; however, Wrexham has almost twice as many people as Blaenau Gwent and is the tenth largest authority in Wales. The

looked after population aged between 14-19 therefore, is low in comparison with other authorities. Half of the young people within the study are looked after and there are nearly five times as many former relevant young people as relevant young people. The type of support that former relevant young people receive is different from other young people. These young people are aged over eighteen and some may be in full time education. This would impact on the financial support the local authority provides and will differ depending on individual need. For instance, a former relevant young person may receive financial support to attend further education courses before they become 21 and decide to remain in education until the age of 25. The overall financial support for these young people will be higher due to local authority grants, accommodation and travel for supporting the young people through college/university.

The questionnaire provided information on young people's legal status and asked if they were subjected to a full care order (Section 31), accommodated (Section 20) or on an interim care order. Cardiff and Rhondda Cynon Taff have the highest number of young people aged 14-19 who are either on a full care order or accommodated. This is to be expected as they have the largest overall population of looked after children in each of those local authorities. Wrexham has 37 young people who are either on a full care order or accommodated and therefore were the local authority with the lowest number of young people aged 14-19 within this category.

The majority of young care leavers in Wales are subject to a full care order accounting for nearly 65% of the total number included. The type of support that these young people receive is far greater than those accommodated because of their legal care status. The local authority has far greater responsibility for young care leavers on a full care order being the corporate parent.

Chart 2: The age of young people when the leaving care team become involved.

The age of young people when the leaving care team becomes involved.	15 yrs	15 ½ yrs	15 ¾ yrs	16yrs
Numbers of local authorities	4	7	4	2

Denbighshire, Merthyr Tydfil, Newport and Pembrokeshire leaving care team become involved at the age of 15. Bridgend, Cardiff, Ceredigion, Flintshire, Powys, Torfaen and Vale of Glamorgan leaving care team become involved at the age of 15 ½. Caerphilly, Carmarthenshire, Conwy and Wrexham leaving care team become involved at the age of 15 ¾. Blaenau Gwent and Rhondda Cynon Taff leaving care team become involved at the age of 16. Monmouthshire have a through care team, this includes all long term looked after children and care leavers they are responsible for, so there is no age for when the leaving care team becomes involved.

The average age that the leaving care team become involved with a young person is 15 and a half.

MONEY MATTERS

All local authorities were asked to specify the type of support, advice and information given to care leavers. Local authorities were asked to detail how care leavers were provided with different types of advice and information. The charts below show the type of financial information given to care leavers and the age at which the information is given.

Chart 3: Financial information given to care leavers.

Young people are given information on:	Number of local authorities who provide this information	Number of local authorities who do not provide this information	Number of local authorities who do not know if they provide this information
Budgeting/managing money	16		
Debt	15	1	
Up to date financial information(loans, APR rates)	9	4	3
Banking (accounts/credit cards/credit unions)	15	1	
Welfare rights, including support for housing	15	1	
EMA (Educational Maintenance Allowance)	16		
Cooking and independent living skills.	16		

Chart 4: The age of young people when financial information is provided by local authorities. Please note some local authorities did not respond to all of the questions or stated they did not provide information on the following.

Information	12 yrs	15yrs and 5 months	15yrs and 9 months	16+
Budgeting/managing money	1	3	2	10
Debt		2	2	11
Up to date financial information(loans, APR rates)		3	2	10
Banking(accounts/credit cards/credit unions)		3	2	10
Welfare rights, including support for housing		3	2	10
EMA (Educational Maintenance Allowance)		3	2	10
Cooking and independent living skills.	1	3	2	10

Wrexham stated that young people placed in local authority foster care are given advice on budgeting, banking, cooking and living on a budget at the age of 12. The majority of local authorities provide this advice to young people when they are aged 16.

SUPPORT OFFERED TO YOUNG PEOPLE.

The following boxes contain examples of the information and advice that is given to young people on financial benefits, housing, careers advice and personal advisors and list examples provided by local authorities.

Financial advisor

- Budgeting, debt management.
- Manage and balancing a budget; paying bills; how to access independent financial advice; ensuring young people know how to obtain emergency financial assistance; assistance regarding opening a bank account; banking/account options; savings; shopping for food/clothing on a budget.
- Ensuring a young person has been made fully aware of financial arrangements when they reach 18.
- Complete budgeting plan.
- Provide leaflets regarding entitlements, living allowance, training allowance, university, setting up home grants.

Benefits advice

- Access to relevant benefits.
- Benefits advice provided through Personal Advisor.
- Guidance from Welfare Rights Officer.
- Preparation for leaving care and independent living.

Housing advice

- Information on housing options. This includes supported housing schemes, emergency accommodation and vacation accommodation if in full time education.
- Appointments are made with a Housing Officer.

Personal advisor

- Provides help with understanding the pathway planning process.
- Practical support and advice for young people on day-to-day basis regarding: independent living skills including budgeting/money management, shopping, cooking and advice.
- Assistance provided by purchasing essential items for the home when a young person moves into their own accommodation.
- Keeping in touch with a young person and providing feedback to the young person's Social Worker.
- Providing support to a young person at reviews of pathway plans, and other support meetings.
- Registration with health providers.
- Any advice required regarding benefits, housing, relationships and local knowledge.
- Family/partner relationships, hygiene, contraception, interpersonal skills.
- Informal advocacy.

Other partners involved in preparing young people to leave care.

- Health advisors.
- Mentors within the community who provides independent one-to-one support for young people to undertake specific work. This can include assisting a young person in getting involved in social activities; raising self-esteem. Encouraging a young person to access education and training. Providing someone they can talk to independent of their social worker/personal advisor.
- Training Officers can provide information on benefits, training, employment, and education and can link with the various specialists.
- Participation workers provide information on forums, activity days and local events.

What barriers (if any) prevent young people accessing financial information?

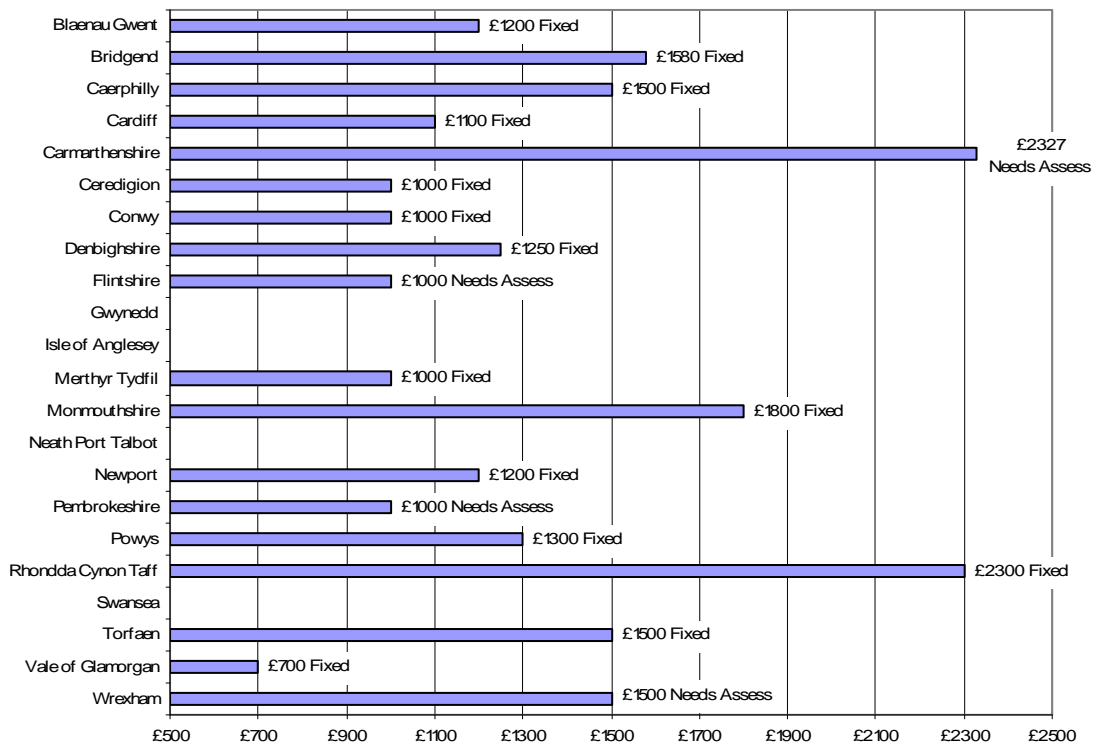
These are the barriers that the local authorities identified:

- Lack of early preparation for housing, health and financial matters.
- Lack of engagement of young people. Some young people do not want to hear the information/advice or individual young people do not wish to engage.
- The young person does not always link in with the support offered via the Social Worker.
- Young person's own fears, lack of confidence in their abilities.
- Staff availability.
- Young person's reluctance to engage with the service; lack of incentives for young people to attend training days for example in cookery or independent living skills.
- A number of young people have had negative experience with Social Services and therefore find it difficult to engage with the leaving care team to undertake the work needed.
- Poverty.

Access to information:

- Limited local authority resources.
- Information packs containing all relevant information is not available in child friendly format.
- A breakdown in communication between the young person & individual involved.
- Language barriers for unaccompanied asylum seeking young people. Endeavours to get translated where possible.
- Delays in pathway plan.
- Young Person's Advisor not always appointed.

LEAVING CARE GRANT.



Local authorities provided information regarding the leaving care grant. The information indicates that there are significant differences in the range of financial support provided by each local authority. This difference ranges from £700 - £2,327 per local authority. The amount provided is usually based on an assessment of individual need. The grant can be spent over a period of time. This grant is used to help young people set up in a home with furniture and essential items.

Higher Education

Local authorities provide different university package for young people to attend higher education. For instance, one local authority provides the sum of £10,000 - £13,000 with another providing £4,745. Some also provide an incentive for completing a degree by offering a financial package of £2,000 upon completing a degree.

Deposits for accommodation

Cardiff, Conwy, Denbighshire, Monmouthshire and Wrexham provide deposits for accommodation and these can vary. Carmarthenshire and Merthyr Tydfil provide a bond scheme for accommodation.

Leaving Care Grants, funding and information.

Chart 6: Age that young people are provided with information:

Information provided on:	14yrs	15yrs	16+yrs
Leaving care grants		4	11
Higher education	1	3	8
Deposit for accommodation		2	6
Others (Please state)		2	6

Local authorities provide information at the age of 15 onwards on grants available. The type of grants included leaving care grants, clothing grants, local education authority grants to attend college, benefits entitlements and travel grants. Rhondda Cynon Taff provides young people with information about higher education at the age of 14. Some local authorities only provide this information when it is requested by young people in care. All local authorities stated they provide information and material that promotes independent living and financial advice for young people and professionals.

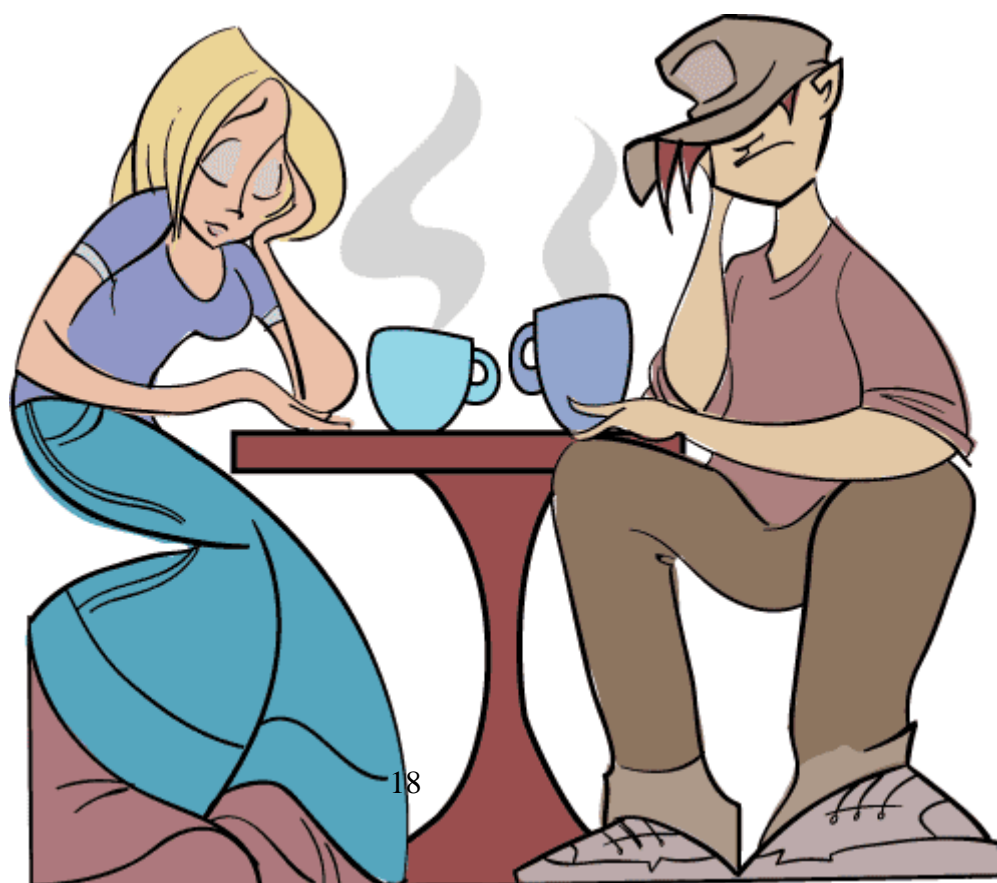
All local authorities stated they provide a range of information and literature to care leavers through their web-sites, contact centres, mobile information points, leaving care teams, youth services, word of mouth, posters, leaflets, events, magazines, Project and Planning Officers, Participation Officers, and newsletters.

YOUNG PEOPLES GROUPS

All local authorities in Wales have groups/forums that young people can attend to discuss their leaving care issues. Caerphilly, Carmarthenshire, Conwy, Denbighshire, Flintshire, Powys, Torfaen and Vale of Glamorgan stated they have a variety of different groups, forums and summer activities. Young people are told about these groups and forums through their Personal Advisor, leaving care teams, youth services, word of mouth, poster, leaflets, newsletters and magazines, project planning officers and participation officers.

GOOD PRACTICE FROM LOCAL AUTHORITIES IN WALES.

Local Authority	Example of good practice
Caerphilly	<ul style="list-style-type: none"> Currently engaged in developing a “preparing for independence strategy” for leaving care services.
Carmarthenshire	<ul style="list-style-type: none"> The Next Step Team is continuing to increase employment/training opportunities for care leavers through a European funding application. The Next Step Team are also developing their links with supported housing providers within the community to offer young care leavers more choice in relation to housing options.
Monmouthshire	<ul style="list-style-type: none"> Have set up a traineeship within the authority for care leavers.
Denbighshire	<ul style="list-style-type: none"> Looking at providing training to young people around healthy living.
Rhondda Cynon Taff	<ul style="list-style-type: none"> The authority offer young people leaving care a two year trainee programme leading to permanent employment within the authority. The authority currently employs a significant number of young people who were looked after.
Wrexham	<ul style="list-style-type: none"> Start providing information to young people in care at the age of 12 on independent living skills.



6. YOUNG CARE LEAVERS PARTICIPATION IN THE STUDY

125 questionnaires were received from young people. Swansea and the Vale of Glamorgan had no young people taking part in the study. Young people were asked to define their care status, 32 young people did not know this. This would have an impact on their understanding of the entitlements and rights to financial support/advice.

FINDINGS FROM THE YOUNG PEOPLES QUESTIONNAIRE

Chart 7: Care Status

Care Status	Males	Female
Full Care Order Sec 31	13	22
Accommodated Sec 20	7	13
Relevant	1	3
Former Relevant	7	17
Did not know	10	22
Did not answer	3	7
Total	41	84

115 young people who completed the questionnaire were aged between 14 - 20.

10 of those were aged between 14 and 15 years and not receiving a leaving care service at present. The remaining young people did not state their age.

ISSUES IDENTIFIED DURING THE CONSULTATION QUESTIONNAIRE WITH YOUNG PEOPLE.

Pathway plans

73 out of 98 said they have a pathway plan. 14 young people did not have one but some of these were under the age of 15. 11 young people did not know.

National insurance number

91 out of 103 stated they do have a national insurance number. Some were not yet at the eligible age. At the consultation events young people said they do not always receive their national insurance number until they have left school and some said they had trouble obtaining one.

Bank accounts

90 of 104 stated they have a bank account. At the consultation events young people said it was often the responsibility of their foster carer to encourage them to open an account. Most young people said they opened bank accounts to receive their allowance after they had reached the age of 16. Young people

felt that it was important for them to open bank accounts at an earlier age so that they can save and learn about banking and managing money.

Passports

61 out of 125 young people had a passport. The young people felt that a passport acts as a very important form of identification and is needed to open bank accounts, apply for a job and apply for other forms of identity. There are cost implications when applying for passports and many young people stated that they found it a very challenging experience to obtain this form of identity due to the fact of being within the care system.

Financial information

Chart 8: Who would young people ask for financial advice?

Who would young people ask for advice?	Yes	No
Social Worker	77	26
Personal Advisor	45	31
Friend	56	26
Foster carer	42	38
Family	66	26
Staff in residential unit	9	46
Benefits office	25	41
Teacher	6	52
Others: Support workers	2	
Advocate	2	
Keyworker	1	
Partner	1	
Aftercare worker	2	
Don't know	5	

80 out of 125 young people stated they have never been in debt but 45 young people said they have experienced debt problems. It is significant that nearly one third of the young people had already had some experience of being in debt.

Examples of the kind of debt that young people said they have experienced:

"I currently live on my own in a one bedroom flat and am in receipt of benefits and most weeks I am short of money and every week it builds up."

"I've had a lot of help with benefits people."

"Lost my purse so needed a crisis loan."

"Having trouble with my water bill."

"Was in debt with welsh water but it has been paid off."

"Social services paid my gas & electric bill approx £350."

"Phone bill."

"Currently owe £1500."

"Utility bills"

"I have difficulty in making my money last all week."

"I have been in debt with a previous tenancy but paid it back in full."

"Money was stopped due to change of address."

"Student loan debt - at University at the moment."

"I took out a loan to buy clothes which I am still trying to repay. I was frustrated at not being able to afford clothes/not getting an allowance for this anymore once I left care."

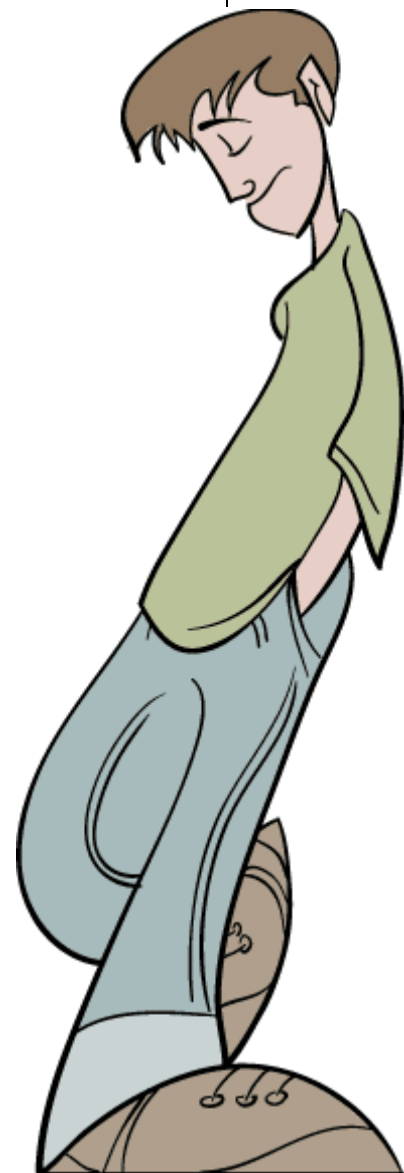
"I owed money for Council tax; I needed help paying for it".

"I was an Avon representative and people didn't pay me. I didn't have the money to pay Avon".

"Phone contract"

"Gym membership."

"TV licence debt- Personal Advisor helped to sort it."



HELP AND ADVICE

Chart 9: Who do young people turn to for help and advice?

Advice & Advisors	Number of young people who access services	Number of young people who do not access these services	Number of young people who stated they did not know if these services were available.	Total
Financial Advisor	14	52	17	83
Benefits advice	35	41	12	88
Careers Adviser	61	27	13	101
Personal Advisor	64	30	13	107
Housing advice	45	38	10	93
Others:				
Keyworker	2	1	1	2
Leaving Care Social Worker	1			2
Worker	6			1
Social Worker	1			6
Hostel Warden	1			1
Advocate	1			1
College	2			1
Support worker				2

Only half of the young people felt they had regular access to their Personal Adviser and Careers Adviser. Over a third of the young people stated they did not have access to their advisers. This is quite significant as the local authorities are saying the Personal Advisor provides many of the above services to young people.

There is no specific person identified as a young person's financial advisor in some of the local authorities. In these circumstances the personal advisor would take on this role. This could account for the low number of young people who accessed a financial adviser.

Leaving Care Grants

60% of young people felt they received enough information regarding their leaving care grant with over 40% stating they do not get enough information. 20% said they would like more detailed information regarding their leaving care grant. Young people wished to know how much they were entitled to, when they would receive it and what are the restrictions to where they are able to spend the leaving care grant.

During the consultation events young people said they were unhappy that they were given a very limited choice of where they could spend their leaving care grant with only a few shops available to them. These are often low budget shops with little quality. Young people would like the choice about where they spend their leaving care grant.

Deposit for accommodation

Only half of the young people who responded to the questionnaire said they are provided with enough information in relation to financial matters and accommodation for when they leave care.

Working entitlements for young people

Only 60% of young people said they are given enough information in relation to what age they can start work and employment. This therefore demonstrates that further awareness is required.

Budgeting, managing money and debt

50% of young people said they do receive information/leaflets from their Social Worker regarding budgeting and management of money.

70% of young people have not received training or attended any workshops. Young people welcomed the opportunity to have more access to this information via events and training sessions.

Information on loans

Only 25% of young people said they receive information from their Social Worker on issues surrounding loans and interest rates. Young people would like to receive this information to understand the implications and consequences of loans and interest rates.

Bank accounts/credit cards

Over 50% of young people said they do not receive information/leaflets from their Social Worker about bank accounts and credit cards. 70% stated they have not received training or attended workshops. Over 30% said they would like to receive more information on opening a bank account and understanding more about credit cards.

Welfare and benefits rights (including support for housing)

Over 40% of young people said they receive information/leaflets from their Social Worker about their entitlements relating to benefits. Over 50% said they would like to receive more information.

Educational Maintenance Allowance (EMA)

Over 50% of young people said they receive information/leaflets from their Social Worker about receiving an educational maintenance allowance. Just over 30% would like to receive more information.

Cooking and living on a budget

Over 60% of young people said they received information/leaflets from their Social Worker about cooking skills, independent living and trying to live within a budget. However, 50% of young people would like to receive more information.

Luggage

Young people stated they were having to move from place to place with their belongings in black bags and were not given opportunities to obtain quality luggage that would enable them to carry their clothes, possessions and any equipment.

How do young people receive information?

Young people who attended the consultation events said they would like to meet up more as a group to share their experiences and to learn new skills and gain information. They also said they would like to have care leavers as mentors.

When asked whether the local authority gives good advice and support on money matters, the young people said:

"I currently live on my own in a one bedroom flat and am in receipt of benefits and most weeks I am short of money and every week it builds up."

"I meet with my Social Worker and she helps me."

"They keep me informed on what money is available to me. They also let me know what training and education is available to me."

"I receive information from fostering organisation."

"I am on an independent living program that looks at budgeting and cooking."

"My Social Worker has explained how my money will change when I am 18 and I have to apply for benefit."

"My Social Worker takes me shopping every fortnight and makes sure I pay my bills. My Social Worker is helping me open a bank account."

"I think I am supported by my local authority and feel comfortable to ask for advice."

"My Social Workers have given plenty of advice before I moved independently. I used to attend independent living skills group."

"Yes, provide me with advice in terms in accommodation and spending money so I can manage."

"Yes they give great information they meet up with me."



45 % of young people stated they would like to receive information on financial management via post. 30% stated they wish to speak more with their Personal Advisor/Social Worker about financial issues. 20% stated they would like to receive this information via text, email or access to appropriate websites.

7. CONSULTATION EVENTS WITH YOUNG PEOPLE

Consultation events were held in five locations across Wales. These took place in Torfaen, Powys, Bridgend, Flintshire and Gwynedd during August 2009.

Young people from the 22 local authorities were invited to attend. The young people who attended were from Blaenau Gwent, Bridgend, Caerphilly, Ceredigion, Denbighshire, Flintshire, Gwynedd, Monmouthshire, Powys, Rhondda Cynon Taff and Wrexham local authorities. Newport local authority were holding a young people's event the same day so therefore there were no representatives from Newport leaving care team.

At each event workshops were held to explore:

- 1) Young people's experiences of support when preparing to leave the care system.
- 2) How young people manage their money.
- 3) What recommendations can be made to improve the financial arrangements for young people leaving care.

Priority issues identified from the consultation events:

1) Passports

Passports were raised during the events. Young people stated it had been difficult obtaining a passport due to difficulty remembering all the addresses they have lived in and knowing a consistent person for more than two years to be a reference.

2) National Insurance Number

Young people are usually given their national insurance number automatically during the last term at school at the age of 16. However, local authorities are responsible for applying for national insurance numbers for young people leaving the care system. This number is important as it is identification into the employment workforce and will be needed when applying for a job or applying for benefits. Many young people said they had their national insurance number, however some young people said that there were delays with Social Services making an application, and some did not receive it until they were 18.

3) Bank, Post Office, Building Society Accounts

All young people had either a bank/post office or building society account. Young people said that they should be supported to open an account by the time they are 16. Some young people said that their foster carers had supported them to open an account before they were 16. Young people stated they usually opened a bank account at 16 through necessity, as they would be receiving their Education Maintenance Allowance (EMA), benefits or allowances from the local authority. Some stated that they had started employment, all of which are now paid directly in personal accounts.

4) Savings and Debt

Some young people in the discussion groups said they had a small amount of savings, however, the majority of young people said they had some form of debt that they were trying hard to pay off. Young people said they did not like being in debt and said they would like more information about what to do when in debt and understand the implications if this happens.

5) Group discussions

Young people who attended the consultation events said they would like to meet up more as a peer-led group to share their experiences, learn new skills and gain access to information. Young people also said they would like to meet more collectively as a group and share their experiences. They would like previous care leavers to become their mentors.



6) Education

Some young people stayed on at school post 16 and others wanted to but did not feel they were supported financially to do so. 10 young people during the consultation events expressed a wish to go onto university.

Young people were asked what may prevent them from going onto further education. The responses were:

- It is not for young people in care only for young people whose parents have money.
- They were not given enough information about going / funding / support packages.
- They were not encouraged enough.
- They were not motivated to go.
- They know what they wanted to do in the future.
- They didn't have enough qualifications.
- They were excluded from school and therefore felt it was not an option for them.

8. SUMMARY

This research study has provided a snap shot of the experiences of young care leavers in Wales in relation to their financial experiences. The study aimed to involve all twenty-two local authorities in Wales to participate however, eighteen were involved. This number does demonstrate a high level of commitment to the leaving care teams throughout Wales, however, without the full participation of all the local authorities it did influence the statistical evidence we received. We involved over 150 young care leavers in the study and therefore we achieved our target of reaching over 100 young people to take part in the research.

On reflection, we would have chosen to run the consultation events differently. NYAS relied on the support of the leaving care teams and therefore only those teams that were able to offer help assisted with young people attending from that particular local area. Some staff from the leaving care teams requested to participate in the consultation discussions and we discouraged this to try and ensure young people felt they could discuss their leaving care support freely. NYAS felt young people may have felt restricted in discussions if their leaving care worker was present during these discussions.

Noticeable themes developed throughout the study, these were:

- Young people felt they would like more contact and access to their Personal Adviser.
- Young people felt they were not given consistent information on their leaving care grant.
- Young people requested more choice on where to spend their leaving care grant.
- Young people requested more support to develop independent living skills and help/assistance with budgeting and debt management.
- Issues such as access to passports, national insurance number, opening a bank account/building society account require further guidance.
- Young care leavers do not feel higher education/college/university is available and accessible to them.
- Many young care leavers encounter debt through not being able to pay for utility bills.

The average age for young people to leave home is 24; however there is an expectation that young people in the care system are often ready at the age of 16. Many young people informed us they felt scared and over-whelmed by this prospect. Young people leaving care feel under pressure to get it right first time when they leave the foster placement/home as they do not have many choices and chances to start again. This is often in stark contrast to their peers who are able to return home time and time again during college or when they run into financial problems or want the security of a family environment.

Research has demonstrated, ***“care leavers are 50 times more likely to go to prison, 60 times more likely to be homeless and 88 times likely to be involved in drug use than children and young people who have not been***

“looked after” by local authorities”. Children in Wales results from the Incredible Years Welsh Foster Carers Trail (2008.)

The Children and Young People’s Act 2008 brought into force the requirement that all eligible, relevant and former relevant children are entitled to a Personal Adviser, responsible for preparing and implementing the young person’s pathway plan. Section 22 inserts a new section 23A in The Children’s Act 1989 to extend this entitlement to former relevant children aged 22 to 24 years, who are pursuing or intend to pursue a programme of education and training. The local authority is required to assess the young person’s needs, prepare a pathway plan and provide assistance for as long as the young person continues with the agreed programme of education and training, even if that continues beyond the young person’s 25th birthday. (NCB 2009)

The outcomes of this study highlight that further work needs to be undertaken by local authorities to ensure that the requirements of the Children and Young People’s Act 2008 are put into place to support carer leavers ensuring:

1. They provide thorough assessment to meet the financial support needs of care leavers. This to take into account the needs to delay discharge from the care system so that further work can be undertaken to prepare a young person for leaving care and overall enhance the personal support provided for doing so.
2. They provide mechanisms to track and keep in touch with care leavers, especially those who may find it difficult to manage their personal finances and resources.
3. The planning and reviews of pathway plans take into consideration the financial needs of young people when leaving the care system, especially those continuing in education.
4. They provide costs towards the employment of carer leavers to the extent that their welfare requires it.

9. RECOMMENDATIONS

NYAS wish to make the following recommendations from this research study:

1. Young people to be given information at the age of 15 on how much their leaving care grant will be and what they can spend this on.
2. The total amount for leaving care grants to be standardised throughout Wales to ensure all young people are treated fairly and equally. If there are assessments based on individual needs these need to be clearly defined and young people need to ensure they have access to this information.
3. Young people to be given more choice and flexibility of where they can spend their leaving care grant.
4. All young people to be given appropriate good quality suit cases to prevent them having to carrying possessions in black bags.
5. Local authorities to provide young people with improved information on their further educational options. NYAS suggests this information should be provided at age of 14.
6. Young people to be provided with financial incentives for attending further education.
7. Clear information is needed on what financial support is available for help with deposits for flats and private accommodation.
8. Each local authority to ensure young people are automatically put on the local housing list at the age of 16.
9. Each local authority to ensure young people have their birth certificates, passports and National Insurance Number in place by the age of 16.
10. Young people to have peer mentors in place to support them through the leaving care process. These mentors to be other individuals who have gone through the leaving care process.
11. Leaving care teams to start to be involved in the young person's life at the age of 14.
12. All young people leaving care to have financial support to receive driving lessons at 17.
13. Each local authority to provide employment opportunities for young people leaving the care system. This employment to be within the local authority.
14. Young people to be supported to open bank accounts at the age of 15.
15. Training events should be organised in every local authority for young people to gain skills on independent living arrangements.

16. Training events to foster carers should be implemented to ensure they have the skills to prepare young people for independent living.
17. Information to be provided to care leavers on how to prevent and manage debt. This information to be available on each local authorities web sites, through leaflets designed for young people leaving care and through running training events and peer led support groups.
18. The Welsh Assembly Government and other stakeholders to produce a pledge to all care leavers in Wales which includes the minimum rights for care leavers and the governments responsibilities. This would ensure care leavers understand their minimum rights and entitlements.

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Appendix 1



National Youth Advocacy Service Care Leaver's Research Project regarding financial arrangements for young people aged 14-19.

Name of Local Authority:

Name and contact details of the Leaving Care Team:

1:	Male 14-16	Female 14-16	Male 16-18	Female 16-18	Male 18-19	Female 18-19	Total
Total number of LAC Young People aged between							
Number of those Young People with Disabilities.							
Number of those who are un-accompanied Asylum Seeker Children							
Total							

2: Legal Status	Male	Female	Total
Full Care Order Sec 31			
Accommodated Sec 20			
Interim Care Order			
Total			

3: Ethnic Origin	Male	Female	Total
Welsh			
English			
White Others			
Black Caribbean			
Black African			
Black Other			
White and Black Caribbean			
White and Black African			
White and Asian			
Mixed Other			
Indian			
Pakistani			
Bangladeshi			
Asian Other			
Chinese			
Romany Travellers			
Eastern European			
European			
Others (please State)			
Total			

4: How many of these are placed in:	In County	Out of County	Total
Local Authority Foster Care			
Private Foster Care			
Residential Homes			
Residential Educational Units			
Secure			
Young Offenders/ Prison			
Local Housing			
Private Housing			
Shared Housing			
Supported Housing			
Supported Lodgings			
B & B			
Hospital			
Hostels			
Homeless			
Others (please state)			
Total			

5: Who is the Advocacy provider in your area?	Please give details

6: At what age does	Age
The Leaving Care Team become involved with the young person?	
Is their Pathway Plan started?	
The Adult Disabilities Team become involved with the young person?	
Is their Transition Plan started?	

To explore if there are differences in the documentation across Wales please

7: Can you attach a blank copy of	Yes/No
A Pathway Plan	
A Transition Plan	

8: Do young people have:	Yes/No
Financial Advisor	
Benefits advice	
Careers adviser	
Personal advisor	
Housing advice	

9: Are these services provided by the same person or a number of different people/services?	Please state whether they are the same or different people/services
Financial Advisor	
Benefits advice	
Careers adviser	
Personal advisor	
Housing advice	

10: If these services are provided by a different service?	Please state which service provides this.
Financial Advisor	
Benefits advice	
Careers adviser	
Personal advisor	
Housing advice	

11: What type of information is provided to the young people from the	Please give details
Financial Advisor	
Benefits advice	
Housing advice	
Careers adviser	
Personal advisor	
Others (Please state)	

12: Are young people given information regarding	Please give details
Budgeting/managing money	
Debt	
Up to date financial information(loans, APR rates)	
Banking (Accounts/credit cards/credit unions)	
Welfare Rights, including support for Housing	
EMA (Educational Maintenance Allowance)	
Cooking and living on a budget	

13: When are young people provided with information regarding	Age of young person
Budgeting/managing money	
Debt	
Up to date financial information(loans, APR rates)	
Banking (Accounts/credit cards/credit unions)	
Welfare Rights, including support for Housing	
EMA (Educational Maintenance Allowance)	
Cooking and living on a budget	
14:	

What barriers prevent young people accessing this information?

15: What Grants/Funding/Budget is available from the Local Authority for	How much?
Leaving Care grants	
Higher Education	
Deposit for accommodation	
Others (Please state)	

16: Are these financial figures fixed for every young person or does it differ depending on individuals needs	Please state what the difference would be
Leaving Care grants	
Higher Education	
Deposit for accommodation	
Others (Please state)	

17: When are young people provided with information regarding Grants/Funding/Budget from the Local Authority	Age of young person
Leaving Care grants	
Higher Education	
Deposit for accommodation	
Others (Please state)	

18: Do you have any information/materials available which promotes independent living and financial advice for young people and is it provided to	Yes/No	Attached copy Yes/No
Social workers		
Local Authority Foster Carers		
Private Foster Carers		
Accommodation which young people are placed in		
Young People		

19: Does the Local Authority provide young people with leaflets/literature	Please give details

20: Does the Local Authority have a website young people can access information from	Please give details

21: Are there any groups/forums that young people participate in? Please give details	How do young people get to know about these groups?

22: Is there training available which promotes independent living and financial advice for young people and is it provided to	Yes/No
Professionals	
Local Authority Foster Carers	
Private Foster Carers	
Staff working with Young people accommodated	
Young People (aged 14-19)	

23: Who provides this training?

24: Does the training include	Yes/No
Budgeting/managing money	
Debt	
Up to date financial information(loans, APR rates)	
Banking (Accounts/credit cards/credit unions)	
Welfare Rights, including support for Housing	
EMA	
Cooking and living on a budget	

Any additional information and please share your good practice:

Appendix 2



Ariennir gan
Lywodraeth
Cynulliad Cymru
Funded by
Welsh Assembly
Government

National Youth Advocacy Service Care Leaver's Research Project regarding financial arrangements for young people aged 14-19.

My name is Val and I am the Research Development Worker for the National Youth Advocacy Services (NYAS).

NYAS has been asked by the Welsh Assembly Government (WAG) to research the kind of information and support that care leavers aged between the ages of 14-19 receive from all the 22 Local Authorities in Wales about money and the type of support given to you.

The questionnaire is about where you live and with whom, and includes issues such as managing money, advice about budgeting, credit and debt, benefits, entitlements, grants and how you are informed and by who.

If you complete this questionnaire your name will be entered into a prize draw where one person will win a £50 voucher.

The information in this questionnaire will be confidential and not shared with anyone without your permission. All the questionnaires will be returned to me and be used as part of the research findings.

A report will be written with the findings from the questionnaire and the consultation events and will be given to the WAG.

May I take this opportunity to say '**Thank you**' for taking the time to fill in this questionnaire.

By taking part in this research you can help shape the future for all care leavers in Wales.

You can also fill this questionnaire on line at www.nyas.net

1: Please tell us where you currently live Please Tick ✓	In County	Out of County
Local Authority Foster Care		
Private Foster Care		
Residential Homes		
Residential Educational Units		
Secure		
Young Offenders/ Prison		
Local Housing		
Private Housing		
Shared Housing		
Supported Housing		
Supported Lodgings		
B & B		
Hospital		
Hostels		
Homeless		
Others (please state)		

2: Do you currently have a: Please Tick ✓	Yes	No	Don't know
Financial Advisor			
Benefits advice			
Careers adviser			
Personal advisor			
Housing advice			
Financial Advisor			

3: Do you currently have a: Please Tick ✓	Yes	No	Don't know
Pathway Plan			
National Insurance number			
Bank account			
Passport			

4: Are you currently given: Please Tick ✓	Yes	No
Pocket money		
Phone credit		
Clothing allowance		
Weekly allowance for food.		

5: Please Tick ✓	Yes	No	Please give details
Does the Local Authority have a website to provide information to young people?			

6: Please Tick ✓	Yes	No	Please give details
Are you involved in a group/forum in your area?			

7: Who would you go to if you needed help with money? Please Tick ✓	Yes	No
Social worker		
Personal Advisor		
Friend		
Foster carer		
Family		
Staff in the Home/Unit		
Benefits office		
Teacher		
Others(please state)		
Don't know		

8: Please Tick ✓	Yes	No
Have you ever needed help with money or been in debt?		
If yes, please provide information about the debt and what help you needed		

9: Do you feel you are provided with enough information about: Please Tick ✓	Yes	No	Would you like to? Yes/No
Leaving Care grants			
Higher Education			
Deposit for accommodation			
Working Rights for young people?			

10: Has your Social Worker ever given you information/leaflets about: Please Tick ✓	Yes	No
Budgeting/managing money/ Debt		
Up to date information on loans, APR rates		
Bank accounts/credit cards		
Welfare and Benefits Rights, including support for Housing		
Educational Maintenance Allowance (EMA)		
Cooking and living on a budget		

16: Which area do you live in:	Please Tick ✓	Do you know which Local Authority looks after your financial leaving care arrangements?	Please Tick ✓
Blaenau Gwent		Blaenau Gwent	
Bridgend		Bridgend	
Caerphilly		Caerphilly	
Cardiff		Cardiff	
Carmarthenshire		Carmarthenshire	
Ceredigion		Ceredigion	
Conwy		Conwy	
Denbighshire		Denbighshire	
Flintshire		Flintshire	
Gwynedd		Gwynedd	
Isle of Anglesey		Isle of Anglesey	
Merthyr Tydfil		Merthyr Tydfil	
Monmouthshire		Monmouthshire	
Neath Port Talbot		Neath Port Talbot	
Newport		Newport	
Pembrokeshire		Pembrokeshire	
Powys		Powys	
Rhondda Cynon Taf		Rhondda Cynon Taf	
Swansea		Swansea	
Vale of Glamorgan		Vale of Glamorgan	
Torfaen		Torfaen	
Wrexham		Wrexham	
Don't know		Don't know	

17: Please Tick ✓	Male	Female
Are you:		

18: Please Tick ✓	14-16	16-18	18-19
How old are you?			

19: Please Tick ✓	Yes	No
Do have a Disability?		
Are you an un-accompanied Asylum Seeker?		

20: Legal Status	(see notes for meanings of your Legal status) Please Tick ✓
Full Care Order Sec 31	
Accommodated Sec 20	
Interim Care Order	
Relevant	
Former Relevant	
Don't know	

21: Ethnic Origin	Please Tick ✓	Ethnic Origin	Please Tick ✓
Welsh		Indian	
English		Pakistani	
White Others		Bangladeshi	
Black Caribbean		Asian Other	
Black African		Chinese	
Black Other		Romany Travellers	
White and Black Caribbean		Eastern European	

White and Black African		European	
White and Asian		Other (please State)	
22: Please Tick ✓	Yes	No	
I would like to have my name entered into the £50 prize draw			
I would like to attend a consultation event in my area in August at On the			
I would like to attend the launch day for the research project in February 2010			
I would like to receive a copy of the final research paper			
If you have answered yes to any of the above, please fill in your name/address and telephone number below:			

Please write in the box below any information, advice or concerns that you have around debt and money issues which will become part of a graffiti wall

Comments

Notes:

Legal Status:

A Young Person who is Eligible

You are an Eligible young person if you are;

- A young person who has been looked after for 13 weeks from the age of 14 or periods adding up to 13 weeks unless this was planned respite care.
- A young person who is still looked after and are aged between 16 and 17 years old.

Young People who are Relevant

- Young people who have left care and are aged between 16 and 17 years old, and were previously eligible
- This also includes those who are detained in the criminal justice system, or in hospital;
- Also includes young people who returned home but that has broken down and they returned to the local authority for help before their 18th birthday.

A Young Person Who is Former Relevant

- You are a former relevant young person if you are aged between 18 to 21 years old, you were looked after when you became 18 and before that you were an eligible child.
- You can still be seen as former relevant if you are between 21 & 24 years old and you started a designated education course before the age of 21 and were previously either eligible or relevant, or both

Further Information

Enquiries should be directed to Sharon Lovell, National Youth Advocacy Service Cymru. Telephone: 0151 648 8700, E-mail: help@nyas.net or 0800 616101.

