

ROUTE 16



CONSULTATION TO REVIEW THE FINANCIAL POLICY FOR PEOPLE LEAVING CARE

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ACCESSIBLE FORMATS

This document is also available in Easy Read and a range of other formats including a Welsh language version on request. To make a request for another format, please contact the Route 16 Service on Tel 01639 685570 or email route16admin@neath-porttalbot.gov.uk.

This booklet contains details about a consultation on the Financial Policy for People Leaving Care.

At the Social Care Health and Housing Cabinet Board meeting on November 3 2016, a decision was taken to consult on the proposals.

This document describes the proposals, explains the background and gives details on how you can put your comments and questions about this issue forward.

BACKGROUND

Under the Social Services and Wellbeing (Wales) Act 2014 (referred to as ‘The Act’ throughout) Route 16 offer support to young people who are (or have been Looked After) within 6 main “categories” –

1. Looked After Children (aged 16-18);
2. Care Leavers (under 18);
3. Care Leavers (18-25);
4. Young Persons who Reconnect to Care (for education or training);
5. Young Persons who were previously under a Special Guardianship Order;
and
6. Young Persons who were Looked After for less than 13 weeks.

The rights of young people (and powers of the Local Authority) vary under these categories. I have discussed the differing entitlements and why these are relevant to this policy in latter sections. However, for the current purposes I note that Social Workers and Young Persons Advisors (in the team) assist with a range of transitions and fulfil the following broad functions under the Act –

1. To provide advice (including practical advice) and support;
2. To participate in assessment and preparation of pathway plans;
3. To participate in reviewing the pathway plan;
4. To liaise with the local authority in implementing the pathway plan;
5. To coordinate the provision of services and take reasonable steps so that care leavers make use of services;

6. To keep informed about care leavers' progress and wellbeing;
7. To keep full, accurate and up to date records of contacts with the care leaver and services provided;
8. Budget holding and financial assistance (accommodating and maintaining care leavers);
9. Education, training, and employment support; and
10. Specialist support (for disabled young people, unaccompanied asylum seeking children, and care leavers in the youth justice system).

(Part 6 Codes: WAG 2014)

I highlight the above as a means to provide an oversight of the daily tasks and functions of our team. Whilst this is necessary, I am conscious that this list of duties does not capture the challenges of engaging this user group and their specific vulnerabilities.

Therefore, to assist I would highlight NSPCC research which neatly summarises *'the anxieties experienced by some young people leaving care are mainly caused because they **need someone to care about them**. As they start having adult relationships and dealing with adult problems they **need someone to talk to** and sometimes just **someone to be with**. When young people have their first experience of living independently, they **need someone to set standards**, and **someone to show the way**. Unless these basics are resolved, care leavers may find it difficult to make decisions about education and employment, with longer term implications for their livelihoods. Care leavers can struggle with those core aspects of day to day life because they lack the regular and consistent guidance and acceptance a parent would give... Those care leavers who live independently, often from a young age, need extra support from professionals and specialists because they often do not have the care and advice of parents as they mature. In particular, they need support*



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*with managing their emotions, dealing with accommodation and stress and acquiring everyday life skills. But also we found they want to gain independence through taking an active part in decision-making in their own lives and having the opportunity to give back. They **benefit from being part of something bigger** and **participating actively**. The young people who were doing best included those from stable foster homes, but also young people who had some **choice over their own lives**, such as deciding their best housing option, or even choosing the décor in their bedroom. Those who had the chance to participate in forums which gave them a voice and a sense they were **speaking for other young people** like themselves seemed to **being doing the best despite some difficult beginnings**' (NSPCC 2014).*

The proposals which follow aim to meet such broad aims, whilst being financially responsible within the current economic climate. I hope the information within assists in explaining why we need a new financial policy and how we are able to meet these aims by focussing on priority needs.

WHAT ARE THE AIMS OF THIS CONSULTATION?

The aims of the consultation are to:

- Make sure that all interested parties are aware of the proposal to change the way that the Council provides financial support to young people who are open to Route 16.
- Provide clear information so that people understand why these changes are being proposed.
- Make sure that people have all the information they need to make representations about the changes.
- Encourage people to give their views on the proposal (as outlined in section 4)
- Make sure people know how to submit their views on the proposals.
- Collect feedback and consider all relevant information before a final decision on the proposals is made.



WHEN WILL THE CONSULTATION TAKE PLACE?

The Council will be collecting feedback for 60 days from November 4 2016 to January 4 2016 (see page14 for more information on how to give your views).

WHAT IS THE PROPOSAL FOR?

I have highlighted (on page 4) the 6 “categories” of young people that receive support from Route 16. (please see appendix A for more information)

When making tough decisions about resources the team currently provides money in the following circumstances (to meet these obligations).

Maintenance Allowance is currently paid to category 1 and 2 young people at a baseline rate of £60.50 when they are living independently. In addition, we have paid a **Participation Premium** of £12.10 per week for young people in voluntary or unpaid employment. However, it is noted that such young people will continue to be entitled to an Education Maintenance Allowance and will be supported to access such funds by their allocated Social Worker. In addition, the Local Authority supports with enrolment fees on discretionary basis. **It is proposed that the participation premium is no longer provided.** Engagement incentives are already available to young people in education, including EMA (Wales), the 16 – 18 Bursary (England), training allowances, the Higher Education Bursary and a number of loans, grants and bursaries available via Student Finance dependent upon the course. In addition, no other Local Authority canvassed provides a participation allowance to young people engaged in education or training in addition to Weekly Maintenance Allowance or benefit payments.

Setting up Home Payments (Leaving Care Grant) are provided on the basis of assessed need and the maximum grant payable is £1,750.00. This may be paid in instalments or (exceptionally) in a lump sum. This is not an entitlement and is available to support independent living, accommodation costs, furniture, and appliances. I note that some people may not need this money and may never access this grant. We are not proposing any changes to this grant.

Utilities Allowance of £15 per week is currently provided to assist young people in paying for basic household amenities, such as gas and electric. This is paid in

addition to the £60.50 weekly maintenance allowance. We are not proposing any changes to this allowance.

Housing and Accommodation Support is currently provided to young people aged 16-17 who live independently and therefore they are not yet entitled to associated benefits. The Local Authority pays reasonable rental rates and may assist with a bond (accessed from the Setting Up Home Grant) if this is unavailable via the Bond Board. We are not proposing any changes to this support.

Higher Education Support is provided by assisting young people to access their maintenance payment, WAG grant loans (such as the WAG Learning Grant and Child Care Grant), bursaries, allowances (such as the Disabled Students Allowance and Parents Learning Allowance) and / or part time work. In addition, the participation premium and utilities allowance was provided. It is proposed under the new policy that the participation premium is stopped. However, utilities and vacation accommodation costs and discretionary payments to meet course requirements (e.g. books and essential equipment) will remain available. Young Persons Advisors will also continue to assist young people in accessing all other entitlements as outlined above.

When I'm Ready Payments of £189.00 per week are also made to Foster Carers who agree to continue to care for Looked After Children beyond their 18th birthday under and Excluded License Agreement. Historically, such placements would have become Supported Lodgings Arrangements when the child turned 18 and the carers payments would reduce to £140 per week . This scheme allows for improved payments post 18 and the aim is for an increased likelihood of young people remaining in stable placements beyond this birthday. In addition, such placements are required to meet fostering regulations and have greater responsibilities. No changes are being made to this scheme, which is supported by national guidance (When I'm Ready Good Practice Guidance. March 2016). If further information is needed about this scheme, please contact route16admin@neath-porttalbot.gov.uk

for a copy of the associated policy.

Reconnect to Care is the policy whereby young people (who were previously category 1-3 and are now between the ages of 21 and 25) can be re-opened to have a Pathway Assessment, Plans, and Reviews in relation to their Education and Training needs. Following an Initial Assessment by a Social Worker the Team Manager has discretion to support with college or university fees, fees for work based training, maintenance allowances, accommodation costs, study and work based items (tools, books, and so on). It is not proposed that this policy be changed in any way. If further information is needed about this scheme, please contact route16admin@neath-porttalbot.gov.uk for a copy of the associated policy.

Transition Support is provided for young people who are awaiting support from other processes. For example, if young people are awaiting benefits, community care provision, their first wage packet, or student loans. This may include one off grants for housing deposits, the first month rent, books and equipment, travel or removal costs. We are not proposing any changes to this discretionary support.

Emergency Payments are provided to category 3-6 care leavers. Small payments may cover monies for matters such as food and electricity, in an emergency. We are not proposing any changes to this discretionary support.

Other Miscellaneous and Discretionary Payments include 18th birthday payments (equivalent of birthday allowance in foster care), maternity payments (of £500 for young people under 18 who cannot claim the maternity grant), gym passes, and enrolment fees for college where young people live independently. No changes are proposed to the financial support in these areas. For detail of what support is available please refer to the draft financial policy.

Young People from Elsewhere / Living Elsewhere will receive financial support from the Local Authority who last cared for them at the rate agreed by that authority. The Local Authority where the child lives will support to allocate a YPA, assess, and

review the plans. However, financial arrangements are agreed between the two Local Authorities. We are not proposing any changes to this support.

Qualification Payments are currently provided when young people attain new qualifications. Such payments are made for GCSEs at grades B-G (£20), GCSEs grades A or A8 (£30), AS Levels (£30), A Levels (£50), GNVQs (£30), Diplomas (£30 per annum and £100 on completion), Degrees (£30 per annum and £250 on completion), and Masters (£30 per annum and £400 on completion). This money is paid for each award received. Therefore, a young person who has 10 B's at GCSE would receive £200. In addition, young people in higher education also receive all grants, bursaries, maintenance payments, and participation allowances throughout their course. **It is proposed that qualification payments are removed from the new policy, along with the participation premium.**

I have tried to include the changes we are proposing above. However, for ease of reading I would outline the following as a summary of proposed changes –

- The Participation Premium would be removed.
- The Qualification Payments would be removed.

I hope the reader can see from information above that the Local Authority still intends to offer payments which suitably meet the complex needs of our people in need. However, the new proposals aim to do this in a more responsible way and in line with best practice across neighbouring authorities. On this latter point, I note that Neath Port Talbot currently provides far broader financial support than our neighbours. For example, we currently offer financial rewards for exam results, participation payments, and utilities allowances (when others do not). We also provided a higher baseline rate of maintenance payments, participation, and utility allowances (when others do not). In this light, the aim of the proposed policy is to ensure that changes are made which refocus available funds to meet priority needs, whilst reducing expenditure. In doing so we hope to be increasingly preventative in our work and outcomes focussed by ensuring funds are available for areas of most



concern to young people. To evidence this I highlight that 11% of children in care gain five GCSEs compared to the national average of over 60%, whilst less than 7% of Care Leavers go on to Higher Education (Barnardos). By making the proposed changes we hope to be able to protect higher rates of maintenance allowance, utility payments, and education costs so that we can prioritise priority needs (such as housing and education).

HOW WILL THE COUNCIL COLLECT VIEWS AND OPINIONS?

There are a number of ways that the Council will be collecting views and opinions throughout this consultation:

- **Face-to-face meetings with service users**
Regular meetings will take place during the consultation. These will provide an opportunity to find out more about the proposals, ask questions and give your views.
- **One to one and group meetings with people who use the service along with their families and carers**
Regular meetings with individuals and stakeholders will take place throughout the consultation. Where necessary individual one to one meetings can be arranged.
- **Advocacy**
If required, an independent advocacy service will be made available via Tros Gynnal or NYAS.
- **Consultation Portal**
You can provide feedback online at Neath Port Talbot County Borough Council's consultation portal. Visit: www.npt.gov.uk/haveyoursay to leave your feedback and any comments.
- **Meetings with partner agencies and groups/forums**
We will be discussing the proposals at meetings with key partner agencies and neighbouring authorities via the All Wales Leaving Care Forum.



WHERE CAN I SEND FORMS?

Forms can be posted to:

Neath Civic Centre,
Prince Of Wales Drive,
Neath,
SA11 3QZ

Or sent via email to:

route16admin@neath-porttalbot.gov.uk

Once the consultation concludes, all of the feedback will be analysed and a report will be presented to the Council's Members. This report will set out the final proposals and recommendations, taking into account information and feedback gathered from the consultation process.

EXPLANATION OF TERMS USED IN THE CONTEXT OF THIS BOOKLET

Advocacy is a service, which represents others or helps them to represent themselves. The advocate will put a person's views forward, make sure that they are kept fully informed and that they have all the information they need to make an informed decision or choice.

Partner agencies are organisations and teams who work together to provide services, e.g. the Council, National Public Health Service, Local Health Board etc.

Neighbouring authorities includes the City and County of Swansea, Bridgend County Borough Council, Caerphilly Council, Rhondda Cynon Taff, and other representatives of the All Wales Leaving Care Forum.

A Stakeholder is a person, group or organisation with a direct interest, involvement, or investment in something, e.g. staff, owners and customers/ service users of a business or service.

The Social Services and Well-being (Wales) Act 2014 came into force in April 2016 and sets out new 'categories' of Care Leavers (categories 1-6). The Act builds upon previous legislation (The Children Leaving Care Act) to set out updated duties and responsibilities for the Local Authority when supporting Children Leaving Care under these categories.

Part 6 Codes / Part 6 of the Act refers to the Code of Practice for Looked After and Accommodated Children.



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If you would like to comment on this proposal, please complete this form and post it in the self-addressed envelope enclosed to:

Neath Civic Centre,
Prince Of Wales Drive,
Neath,
SA11 3QZ

Or comments can be sent via email to:

route16admin@neath-porttalbot.gov.uk

If you wish to receive a response to any questions raised on this form please supply your name and address:

Name: _____

Address: _____

Postcode: _____

Please indicate your interest in this project (please ✓):

I am a service user

I am related to a service user

I am a carer for a service user

I am a member of staff

Please state where

Other

Please specify.....

Please insert your comments below *(feel free to include additional sheets if required)*:

To what extent do you agree or disagree with the proposals to make changes to the Route 16 financial policy? *(Please tick only 1 box)*

Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree

Please provide reasons for your answers or any further comments / suggestions.

(Please feel free to include additional sheets if required):

Do you have any ideas about how we can save money whilst making sure we still help people with the most important things (like getting housing and a good education)?

Please provide give your reasons for your answers or any provide further comments/suggestions.

(Please feel free to include additional sheets if required):

Equality Questions

Please help us to meet our responsibilities under the Equality Act 2010 by telling us a little more about you:

How old are you? *(Please tick one answer)*

- | | |
|--|--|
| <input type="checkbox"/> 18-25 years old | <input type="checkbox"/> 55 - 64 years old |
| <input type="checkbox"/> 25-34 years old | <input type="checkbox"/> 65 - 74 years old |
| <input type="checkbox"/> 35-44 years old | <input type="checkbox"/> 75 - 84 years old |
| <input type="checkbox"/> 45 - 54 years old | <input type="checkbox"/> 85 plus years old |

Gender *(please one answer)*

- | | |
|---------------------------------|--|
| <input type="checkbox"/> Male | <input type="checkbox"/> Transgender |
| <input type="checkbox"/> Female | <input type="checkbox"/> prefer not to say |

Sexual Orientation *(please one answer)*

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> Heterosexual | <input type="checkbox"/> Bisexual |
| <input type="checkbox"/> Lesbian | <input type="checkbox"/> prefer not to say |
| <input type="checkbox"/> Gay | |

Status

- | | |
|----------------------------------|--|
| <input type="checkbox"/> Married | Divorced |
| <input type="checkbox"/> Widow | <input type="checkbox"/> Living with Partner |
| <input type="checkbox"/> Single | |

Welsh Language:

- | | |
|---|---|
| <input type="checkbox"/> Fluent speaker and writer | <input type="checkbox"/> Fairly fluent speaker |
| <input type="checkbox"/> Fairly fluent speaker and writer | <input type="checkbox"/> Learner |
| <input type="checkbox"/> Fluent speaker | <input type="checkbox"/> Little or no knowledge |

Do you consider yourself to have a disability?

- | | |
|--|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> Learning Disability |
| <input type="checkbox"/> No | <input type="checkbox"/> Drug and Alcohol |
| <input type="checkbox"/> Physical Disability | <input type="checkbox"/> Vulnerable Adult |
| <input type="checkbox"/> Mental Ill Health | <input type="checkbox"/> prefer not to say |

Nationality (please one answer)

- | | |
|---|--|
| <input type="checkbox"/> Welsh | <input type="checkbox"/> British |
| <input type="checkbox"/> Scottish | <input type="checkbox"/> Irish |
| <input type="checkbox"/> English | <input type="checkbox"/> prefer not to say |
| <input type="checkbox"/> Other (please specify) _____ | |

Ethnic origin (please one answer)

- | | |
|--|---|
| <input type="checkbox"/> British | <input type="checkbox"/> Pakistani |
| <input type="checkbox"/> Irish | <input type="checkbox"/> Any other Asian background |
| <input type="checkbox"/> Any other white background
_____ | <input type="checkbox"/> African <input type="checkbox"/> Caribbean |
| <input type="checkbox"/> Indian | <input type="checkbox"/> Any other Black background |
| <input type="checkbox"/> Bangladeshi | <input type="checkbox"/> Chinese |
| | <input type="checkbox"/> Any other background |

Religion / Belief (please one answer)

- | | |
|------------------------------------|---|
| <input type="checkbox"/> Christian | <input type="checkbox"/> Sikh |
| <input type="checkbox"/> Buddhist | <input type="checkbox"/> No religion |
| <input type="checkbox"/> Hindu | <input type="checkbox"/> Prefer not to say |
| <input type="checkbox"/> Jewish | <input type="checkbox"/> Any other religion |
| <input type="checkbox"/> Muslim | |

Thank you for taking the time to read this document and provide feedback.



Kind Regards,

Rebecca Jones

Team Manager

Route 16

Neath Port Talbot Council

Appendix A:

Under The Act the Local Authority does not have duties to meet all of the needs we have provided for previously, or even under the new proposals. In fact, the table below (adapted from the Part 6 Codes) highlights neatly the financial role of the department / team in relation to young people –

DEFINITION	STATUTORY OBLIGATIONS
<p>Category 1 young person Defined as a child who:</p> <ul style="list-style-type: none"> (a) is aged 16 or 17 (b) is being looked after by a local authority, and (c) has been looked after by a local authority for a period of 13 weeks, or periods amounting in total to 13 weeks, which began after he or she reached 14 and ended after he or she reached 16. 	<p>The local authority has the same statutory obligations in relation to category 1 young people as they do towards other children looked after by them, including a duty to maintain their Part 6 care and support plan, carry out regular reviews of their case and appoint an Independent Reviewing Officer for the child. In addition they must:</p> <ul style="list-style-type: none"> (a) prepare an assessment of the child's needs with a view to determining what advice, assistance and support it would be appropriate for them to provide him or her (both while he or she is still looked after and after they stop being looked after). (b) as soon as possible after the assessment of needs is completed, prepare a pathway plan (which includes the child's Part 6 care and support plan and personal education plan) (c) keep the pathway plan under regular review (d) appoint a personal adviser for the child.
<p>Category 2 young person Defined as a child who:</p> <ul style="list-style-type: none"> (a) is aged 16 or 17 (b) is not being looked after by a local authority or local authority in England, and (c) immediately before ceasing to be looked after, was a category 1 young person. 	<p>The local authority also has to prepare an assessment and pathway plan which is regularly reviewed and to appoint a personal advisor for such young people. The local authority that last looked after the child must also:</p> <ul style="list-style-type: none"> (a) safeguard and promote the child's well-being by maintaining him or her, providing him or her with or maintaining him or her in suitable accommodation, and providing assistance in order to meet his or her needs in relation to education, training or employment as provided for in his or her pathway plan. <p>Therefore, as independent children Category 2 young people receive financial support for their maintenance.</p>
<p>Category 3 young person Defined as a young person who is aged 18 or over who:</p> <ul style="list-style-type: none"> (a) has been a category 2 	<p>The responsible authority for a category 3 young person must support that young person by:</p> <ul style="list-style-type: none"> (a) contributing to the extent that his or her well-being requires it to expenses incurred in living near the place where he is,



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<p>young person (and would continue to be so if he or she were under the age of) 18, or was being looked after by a local authority when he or she reached the age of 18 and immediately before ceasing to be looked after was a category 1 child.</p>	<p>or will be, employed or seeking employment</p> <ul style="list-style-type: none"> (b) contributing to the extent that the young person's wellbeing and educational or training needs require it, to expenses incurred in living near the place where he is, or will be, receiving education or training (c) making a grant to the young person to the extent that the young person's well-being and education or training needs require it to enable him or her to meet expenses connected with his or her education or training (d) doing anything else it considers appropriate to the extent that the young person's wellbeing requires it (e) if the young person has a post-18 living arrangement, monitoring and maintaining the arrangement by providing advice and support to the young person (f) taking reasonable steps to keep in touch with the young person, and re-establishing contact if they lose touch (g) continuing to keep the pathway plan under regular review (h) continuing the appointment of the personal adviser for the young person (i) if the young person pursues higher education in accordance with his or her pathway plan, paying a higher education bursary (j) providing the young person pursuing higher education with suitable vacation accommodation, or paying the young person enough to secure accommodation. <p>The duties continue until the category 3 young person reaches 21; or, where the programme extends beyond age 21, until the programme of education or training finishes.</p>
<p>Category 4 young person means a person who:</p> <ul style="list-style-type: none"> (a) is a category 3 young person towards whom the duties have ceased to apply because they are over 21. (b) has informed the local authority that he or she is pursuing, or wishes to pursue, a programme of education or training, and (c) has not reached the age of 25 or any lower age specified. 	<p>The responsible authority for a category 4 young person must support that young person to the extent that his or her educational needs require it by:</p> <ul style="list-style-type: none"> (a) contributing to expenses incurred by the young person in living near the place where he or she is, or will be, receiving education or training (b) making a grant to the young person to enable him or her to meet expenses connected with his or her education or training (c) if the young person pursues higher education in accordance with his or her pathway plan, paying a higher education bursary (d) appointing a personal adviser for that person (e) preparing a pathway plan. <p>The duties continue until the category 4 young person reaches 25; or, where the programme extends beyond age 25, until the programme of education or training finishes.</p>
<p>Category 5 young person means a person:</p>	<p>The local authority must consider whether the young person needs support of a kind which it can give under section 114 (i.e. category 4 support). If the local authority is satisfied that the</p>

<ul style="list-style-type: none"> (a) who has reached the age of 16 but has not yet reached the age of 21 (b) with respect to whom a special guardianship order is in force (or was in force when he or she reached 18), and (c) who was looked after immediately before the making of that order. 	<p>person who was looking after the young person does not have the necessary facilities for advising or befriending him or her, the local authority must advise and befriend the young person and support them:</p> <ul style="list-style-type: none"> (a) in kind (b) by contributing to expenses incurred by the young person in living near the place where he or she is or will be employed or seeking employment (c) by contributing to expenses incurred by the young person in living near the place where he or she is or will be receiving education or training (d) by making a grant to enable him or her to meet expenses connected with his or her education or training (e) by providing accommodation if support may not be given under the preceding 3 bullet points (f) in cash. <p>The local authority may also give support in certain circumstances (i.e. to promote education or training) if the young person is under the age of 25 and would be a category 5 young person if they were under the age of 21.</p>
<p>Category 6 young person Means a person, other than a category 5 young person, who:</p> <ul style="list-style-type: none"> (a) at any time after reaching the age of 16 but while still a child was, but is no longer, looked after, accommodated or fostered (b) if so accommodated or fostered is now within Wales, and (c) has not yet reached the age of 21. 	<p>The Local Authority must consider whether the conditions below are satisfied in relation to the young person:</p> <p>The young person needs support of a kind which the local authority can give, and the local authority is satisfied that the person who was looking after, accommodating or fostering the young person does not have the necessary facilities for advising or befriending him or her. If these two conditions are met, the local authority must advise and befriend the young person. Where the local authority is under a duty or is empowered to advise and befriend the young person it may provide support:</p> <ul style="list-style-type: none"> (a) in kind (b) by contributing to expenses incurred by the young person in living near the place where he or she is or will be employed or seeking employment (c) by contributing to expenses incurred by the young person in living near the place where he or she is or will be receiving education or (d) training (e) by making a grant to the young person to enable him or her to meet expenses connected with his or her education or training (f) by providing accommodation if support may not be given in respect of the accommodation mentioned above (g) in cash. <p>The local authority may also give support in certain circumstances (i.e. to promote education or training) if the young person is under the age of 25 and would be a category 5 young person if they were under the age of 21.</p>

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I have put **must** and **may** in bold (within this table) to highlight the difference between our financial duties (i.e. what must happen) to young people and support which is discretionary (i.e. can happen in certain circumstances). I have also placed **and** and **if** in bold where there are conditions to support. When making tough decisions about resources the team currently provides money in the following circumstances (to meet these obligations).