Housing

Under the Housing (Scotland) Act 1987, local authorities (LAs) have a statutory responsibility towards anyone threatened with or experiencing homelessness. LAs must, at minimum, offer temporary accommodation alongside advice and assistance to all homeless households or those at risk of homelessness.

Children who are forced to leave their home when under the age of 16 or children over the age of 16 who have previously been in care, are likely to receive assistance from their LA, who will provide care and accommodation for them. LAs also have a duty to provide accommodation for children and young people over the age of 16 who are leaving care, or who are considered to be 'in need'. All relevant departments of Local authorities (LAs) must endeavour to ensure that relevant partner organisations, including health, voluntary and police services, play appropriate roles in assisting such children in order to best meet their needs.

Foyers are integrated learning and accommodation centres providing safe and secure housing, support and training for young people aged 16-25. In exchange for a personalised service, young people entering a Foyer are expected to actively engage in their own development and make a positive contribution to their local community. This may mean picking up the threads of education, developing skills for independence and greater resilience to overcome barriers.
Foyers are typically owned and run by Registered Social Landlords (RSLs), housing associations or housing cooperatives that are registered with the Scottish Housing Regulator. RSLs are not-for-profit organisations that aim to provide good, low cost accommodation for people who really need it.

Further information is available from the Foyer Federation [3].

Housing benefit [4] is available to those on a low income. It provides help for all or part of an eligible applicants rent. There is nothing to stop a young person claiming Housing Benefit, but the amount available to those under 35 with no children is restricted to bed-sit accommodation or a single room shared accommodation. This benefit will change with the introduction of the Youth Obligation; see below for further information.

Universal Credit [5] is a welfare benefit which began a phased introduction across the United Kingdom in 2013. It replaced six means-tested benefits and tax credits: income based Jobseeker’s Allowance; Housing Benefit; Working Tax Credit; Child Tax Credit; income based Employment and Support Allowance; and Income Support. It is only available to those over 18 (and under state pension age [6]) who are not in full time education or training.

The main welfare programme for young people, introduced in April 2017, is the 'Youth Obligation' (YO). It supports 18- to-21-year-olds to gain the motivation, skills and experience to move into work. Young people on the YO are supported by the DWP’s Jobcentre Plus network into sector based work academy places, traineeships and helped to apply for apprenticeships (see the article on 'Integration of Young People in the Labour Market [7]' for full details). Payment of welfare benefits is be dependent on the young person taking part in a work placement or preparing to begin an apprenticeship or traineeship after six months.

Linked to this, since April 2017, the housing element of Universal Credit (or Housing Benefit if the claimant has not moved on to Universal Credit) is no longer being paid to young people age 18-21. The stated rationale is to ensure 'young people in the benefits system face the same choices as young people who work and who may not be able to afford to leave home'. The Universal Credit (Housing Costs Element for claimants aged 18 to 21) (Amendment) Regulations 2017 [8] specify the categories of young people who will be exempt from the removal of the housing costs element of Universal Credit. These exemptions include: those who may not be able to return home to live with their parents; certain claimants who have been in work for 6 months prior to making a claim; and young people who are parents. The House of Commons Library has published a briefing [9] on the withdrawal of the entitlement from 18- to 21-year-olds.

Social services

Local authorities are responsible for delivering social services for young people, including the care and protection of children and the children’s hearing system. The Scottish Social Services Council [10] works to influence social services policy and ensures that social services have a trusted, confident and skilled workforce. The relevant strategies and initiatives are described throughout this chapter.

Health care

Young people aged under 16 (or aged 16, 17 and 18 and in full-time education) are entitled to free prescriptions, dental treatment (including check-ups), eye tests and vouchers for glasses and free wigs and fabric supports (e.g. surgical brassiere). 16- and 17-year-olds who are not in full time education are entitled to free dental treatment and may qualify for support with other National Health
Service treatments if on a low income.

**Youth health programme**

The [Youth Health Programme](#) [11] supports NHS Health Scotland’s [Corporate Strategy 2012-2017](#) [12] and acts as a national coordinating body to support the delivery of youth health improvement policy across Scotland. It seeks to address issues specifically associated with young people. These include risk factors such as sexual health, substance misuse, alcohol, tobacco, obesity, physical activity, mental health and access to relevant services.

The Youth Health Programme aims to:

- assist, coordinate and disseminate relevant data which identifies priority health and wellbeing issues facing young people in Scotland
- seek to influence and support delivery of health policy relating to young people
- work closely with key partners to positively influence a range of health determinants for young people
- strive to develop, gather and communicate the evidence-base with regards to programmes, interventions, actions and activities designed to improve the health and wellbeing of young people
- encourage and support multi-sector responses to improve youth health and address health inequalities
- support networking opportunities and skills development
- influence the development of healthy environments for young people
- support opportunities for young people to participate in work carried out to improve their health.

**Walk the Talk**

[Walk the Talk](#) [13] is a national initiative to create a youth friendly health service. Its website contains a number of good practice case studies which highlight where actions have been undertaken to engage better with young people and develop youth-friendly health services.

**Mental health**

The Scottish Government is committed to promoting good mental health, and has set in place a range of actions to support this. Key commitments are set out in the [Mental Health Strategy 2017-2027](#) [14] (Scottish Government, 2017). It addresses children and young people in a number of its actions, including:
ensuring that every child and young person has access to emotional and mental wellbeing support in school

- providing support and treatment for young offenders

- introducing mental health training for individuals working with young people in educational settings.

CAMHS [15] (child and adolescent mental health services) are the NHS services that work with children and young people who experience difficulties in their emotional or behavioural wellbeing. They are multi-disciplinary teams, often consisting of:

- psychiatrists
- psychologists
- social workers
- nurses
- support workers
- occupational therapists
- psychological therapists – this may include child psychotherapists, family psychotherapists, play therapists and creative art therapists
- primary mental health link workers
- specialist substance misuse workers.

Young people might be referred to CAMHS to help them deal with disorders or issues, such as anxiety, autism, behavioural problems, bullying, depression, eating disorders, obsessive compulsive disorder, psychotic disorders, including schizophrenia, alcohol and substance abuse.

CAMHS are locally organised. The current commissioning arrangements for them are complex.

Furthermore, in December 2017, the Mental Health Minister, announced [16] the start up of the Youth Commission on Mental Health Services. It will be commissioned to provide Ministers with a better understanding of the current youth mental health services and to also provide recommendations and information to Ministers. Additionally, the Government has funded See Me [17], Scotland’s programme to tackle mental health stigma and discrimination, and provide support to people who experience
mental health problems. It provides information and resources for young people with mental health problems.

In the Government’s Programme for Scotland 2018-19 [18], the Scottish Government reaffirmed its commitment to promoting good mental health amongst young people. Their strategy adopts a public health approach, which focuses on prevention. The programme outlined their plans to provide improved and additional services to support young people’s mental health; this includes:

- ensuring clinical services are more responsive,
- recruiting over four hundred new school college and university counsellors,
- offering teachers materials on good mental health, and training on mental health first aid,
- and providing direct and immediate access to mental well-being services, like counselling and peer-to-peer support.

See the article on ‘Mental health’ [19] for further information.

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**Financial services**

There is no legal age limit for opening a bank account, but a bank manager can decide whether to allow a child or young person to open an account. It is a criminal offence to send those under 18 years of age material inviting them to borrow money or obtain goods or services on credit or hire purchase. However, those between 14 and 18 years can enter into a credit or hire purchase agreement if an adult acts as their guarantor.

It is possible to borrow money at any age, but access to loans may be limited because a lender will not usually be able to take a young person to court if they break the terms of a loan. This is because anyone under 18 cannot usually be legally held to a contract. Under 18s can be added to an adult's credit card as an authorised user or may apply for prepaid cards but they will not be given their own card.

**Financial Inclusion Action Plan**

The Scottish Executive's Financial Inclusion Action Plan [20], published in 2005, outlined the programmes and steps to increase financial inclusion. Although the plan is not aimed at any particular group in Scotland, a number of actions aimed at young people are mentioned:

- the inclusion of financial and entrepreneurship education in schools, outlined in the Determined to Succeed strategy [21] (2003, Scottish Executive) is aimed at better preparing young people for the world of work
- local authorities have targeted young people in innovative ways to deliver debt advice
• banks across Scotland have worked with excluded young people to provide financial information.

Note: Following Determined to Succeed: A Review of Enterprise in Education [22] (2002, Scottish Executive) financial and entrepreneurship education have been mainstreamed through the national curriculum framework, 'Curriculum for Excellence [23]'.

Money and Pensions Service

The Money and Pensions Service [24] came into existence in early 2019, as a new money guidance body, merging the functions of the Money Advice Service (MAS) with the Pensions Advisory services and Pension Wise.

MAS previously brought together a large number of stakeholders to draw up a strategy to improve financial capability across the UK. The strategy [25], launched in October 2015, aims to improve people's ability to:

- manage money well, both day to day and through significant life events
- handle periods of financial difficulty.

It has a focus on developing people’s financial skills and knowledge, and their attitudes and motivation. This, combined with an inclusive financial system, can help people improve their financial well being. The strategy sets a number of priorities to better support young people:

- Improve understanding of the different capabilities or barriers faced by post-school young adults in managing money and making key financial decisions
- Identify effective approaches to supporting young adults affected by welfare reform
- Identify effective approaches to support young adults impacted by changes to student finance both during their studies and after they graduate
- Trial financial capability interventions with leading employers of young adults.

The strategy discusses children in care, young care leavers, young careers, and young adults as vulnerable and in need of extra support to acquire financial capability. It also discusses the challenges faced by young adults as they transition towards independent living (between 16 to 18 and continuing to their mid-20s). Two of the key themes of the strategy relate to children and young people [26] and young adults [27].

The Money and Pensions Service is currently consulting on a new strategy as a newly merged organisation.
Financial Conduct Authority

The Financial Conduct Authority (FCA) [28] is the independent financial regulatory body in the United Kingdom which is financed by charging fees to members of the financial services industry. It publishes a series of occasional discussion papers on specific issues relevant to the FCA's work. Two of these papers, although not focused on young people, are nonetheless relevant:

- **Access to Financial Services in the UK** [29], which discusses barriers people face in accessing financial services
- **Consumer Vulnerability** [29], which aims to broaden understanding and stimulate interest and debate around vulnerability.

Quality assurance

Health and Social Care Services

Scotland’s Health and Social Care Standards [30] cover all health and social care, as well as childcare, children’s services, social work and community justice. The Standard’s headline outcomes are:

- I experience high quality care and support that is right for me.
- I am fully involved in all decisions about my care and support.
- I have confidence in the people who support and care for me.
- I have confidence in the organisation providing my care and support.
- I experience a high-quality environment if the organisation provides the premises.

Healthcare Improvement Scotland [31] is responsible for quality assurance of health and social care in Scotland, for everyone in Scotland with the aim of giving people confidence in the services and supporting providers to improve. It produces standards and indicators [32] to support health and social care organisations improve the quality of care and support they deliver.

These include standards for pathways in Child and Adolescent Mental Health and indicators for medical services for children/young people who have experienced rape, sexual assault or child sex abuse.
Social Care Services

The Care Inspectorate [33] is the independent regulator of social care and social work services across Scotland and regulates a range of care services, undertakes strategic inspections of Local Authorities social work departments and is also responsible for the scrutiny of children's services as set out in the Public Services Reform (Scotland) Act 2010 [34]. Its work includes a quality framework [35] for children and young people in need of care and protection (July 2018) and has indicators against five domains:

1. What key outcomes have we achieved?
2. How well do we meet the needs of our stakeholders?
3. How good is our delivery of services for children, young people and families?
4. How good is our operational management?
5. How good is our leadership?

Housing

The Scottish Housing Regulator [36] is the independent regulator of Registered Social Landlords (RSLs) and local authority housing services in Scotland. It was established on 1 April 2011 under the Housing (Scotland) Act 2010 and has one statutory objective, to:

"safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless, and people who use housing services provided by registered social landlords (RSLs) and local authorities".

Financial Services

The Money and Pensions Service (an arms-length government body sponsored by the Department of Work and Pensions) commissions a Financial Education Quality Mark [37], delivered through Young Enterprise. This signals quality-assured financial education resources that:

- Have been developed in consultation with a teacher of educationalist and tested with young people
- Have dedicated theory of change and evaluation plan
- Have principal focus on financial education
• Include opportunities for structured learning

• Are engaging and relevant for young people

• Are clearly written and easy to use

• Contain accurate, up to date information and be free of branding.

The Money and Pensions Service has plans to work to promote and expand use of the Quality Mark for resources in all UK nations and for vulnerable children and young people beyond purely school settings.