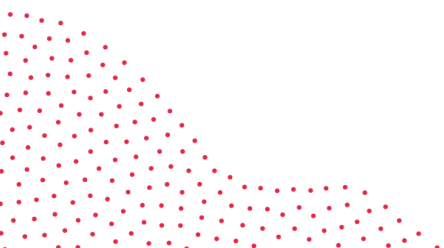


Endowment Fund Consultation

July – August 2024





Background

As part of the Independent Jersey Care Inquiry's (2017) legacy recommendation 8, in September 2021 the creation of a fund to support adult islanders with experience of care was agreed by the Council of Ministers.

At Jersey Cares we provide advocacy and opportunities to access community support for people with experience of care of any age. The rationale for this is that the impact of time 'in care' is well-recognised as lifelong. Often it means that when there are minor struggles these escalate more quickly in the absence, or lack, of family to provide moral, emotional or financial support.

Data on children in care routinely shows poor mental health, isolation and low educational achievement. This impacts later life with struggles to access decently paid work, lack of support in raising your own family, the need for therapy as childhood trauma rears its ugly head and the need for community supports where many people have family. Further, for those who have spent their childhood, teens and early adulthood 'just surviving' it is often later in life that people consider aspirational study, work or travel – things which take time, space and funding to be able to consider.

Around a third of our advocacy work at Jersey Cares over the past five years has been with adults with experience of care. Often this is a request to support them to access funding. This is to enable activities such as this (non-exhaustive) list:

- Therapy;
- University;
- Vocational courses;
- Study or work equipment;
- Support with childcare;
- Deposit on a home;
- Basic home furnishings.

It has proved difficult to find funding for people aged over 25 to meet these requests. It is important to stress that the people we work alongside often have nowhere else to turn.

Endowment fund Consultation

In order to support the Government of Jersey in their decision-making around the fund, we spoke with people with experience of care, sharing the rationale and scope of the fund. We invited 21 people aged over 18 to take part and 12 chose to do so.

Overview

'The core design of the fund sounds brilliant; it caters to many different avenues of support/funding a care leaver may need once their adjustment period of leaving the system settles. (...) I think all of them categories listed have a great deal of use and could potentially change a care leavers life.'

'Not much help from Jersey Social Services takes hope away, this fund gives back hope, shows that they are starting to care.'

People we spoke with are positive about the Government introducing this fund. As you will see in further responses, people are certain of the need for the fund, and can discuss how they would have used it had it been available for them.

There were views expressed that the fund is urgently needed, that people want to make change in their lives and would greatly benefit from some investment to do so and that 'the more they help now, the less they will have to pay in the future' which is likely to relate to the costs if people are unwell and struggle to work and support a family.

There is a repeated request to make the fund accessible through 'neutral front doors' which are neither stigmatising nor exposing. There are further comments that the fund-holders will need to work alongside those who enable access (e.g. mental health providers) to ensure that the processes are accessible and not re-traumatising.

There are further suggestions on the scope of the fund and some concerns that the amount of funding as currently framed may not be sufficient to meet the aims of the funds nor the needs of the recipients.



Core principles

- Make sure no one is forgotten and inclusive of all care experienced people
- People leaving La Moye with care experienced should be made aware of the fund
- Make sure access is non-stigmatising, through a neutral front door and not retraumatizing by insisting upon the detail of someone's experience of care
- Make sure the upper-limits of the funding can meet the need it seeks to address.

How would you use (have used) the fund?

'It is so hard to come out of care.'

Under 25's had a range of suggestions on how the fund could be used. These focused in the 'here and now' of 'leaving care' which is the phase of life they are soon to enter. One person spoke about a leaving care 'package'. This could include a deposit for a home, initial support with bills for three months. Another person spoke about funding to decorate a home 'to personalise it' and money towards a pet which would be so beneficial for mental health. Another suggested support with a holiday or a deposit on a house.

Adults aged over 25 focused on more aspirational or longer-term needs. These included:

- Support to access vocational and university study (more detail below)
- Support for specialist therapy to learn to manage and overcome significant childhood trauma
- Accessing and maintaining a home: Deposit on a place to live, pay off some bills, buying furniture, clothes, holiday 'I'd love to actually have a holiday'
- 'Use it to better myself'
- Specific support for the homeless
- Physical health (more detail below)

Views on proposed themes

Emergency Fund and Financial Advice

'Emergency fund looks good; I know people who struggle with so it's good.'

There is broad support for the theme of 'emergency funding' and a recognition it is needed. There are questions below about process, particularly how the process will move at pace enough to meet emergency need. There are further queries about the upper limit and whether or not this is sufficient to meet the emergency needs of adults over 25s (who may have their own families).

There was one request to tie in to learning about budgeting to this strand. This will not affect all people with experience of care, but the respondent commented that their other family members with experience of care struggle to manage money. This isn't lack of intelligence but related to trauma, where unmet needs can be met, in the short-term, in spending money.

Process: Good to have access to, payment within 2 days is great as it's an emergency fund but what is the application procession time?

What happens if something falls between the void of not being able to pay a service provider and the care experienced person not being able to get a receipt as they can't cover the cost while they wait for the grant.

Upper limit: 'Whilst I think it is great that this fund is being created, looking at the amounts available under each section, it seems to me that they are too low. £1,000 for crisis - quite often crisis is not just being unable to pay gas/ electric etc, it's not being able to pay rent or childcare and £1,000 just simply would not be sufficient in Jersey market (even for those in social housing) to really assist someone in crisis especially if they can only apply once in a 12-month period.'

'Would it help if I lost my job with my mortgage, so I don't lose my property while I find a new job? If so £1000 probably wouldn't cover the extreme emergencies.'



Lifelong Learning

There was a general view that this is very important, that it allows access to meaningful vocational or academic study to 'better yourself', provide for yourself and your family and realise your potential.

One person made the correlation between poor mental health and being unable to realise your potential: 'There are people stuck in jobs which don't pay the bills because they can't afford the study to better themselves. This affects their mental health.' This fund could address this as the respondent could develop: 'areas that I'm knowledgeable in but couldn't get funding to go and do. It would help people try and learn what they want to do.'

Other adults over 25 were clear that this fund would have benefited them:

'Personally, a fund to support my education and my living accommodation would have been very beneficial (...). When I chose to do a law degree, I had to work full-time to support myself. I was fortunate to have a supportive partner who helped but many other would not have this.'

'I had to fund my degree/professional qualifications myself. This meant I had to wait until much later in life.'

Other adults over 25 were clear that this fund would have benefited them:

Promotion of Mental Health

'Mental health- what I wanted to hear, it's better as younger generations can have access, good that they are pushing it, world's biggest issue.'

People were clear about the need for this fund and about the impact of childhood trauma and the 'care system' often being life-long. There were a range of specific questions:

- Upper limit looks good, but does it mean once you hit it you can never access it again? Mental health is a lifelong fight.
- 4 weeks to payment is a long time if you need mental health help and the service provider won't provide without payment. Could this be shortened?
- Can the referral include people such as the police and GP? As if you try and complete suicide it's the police that pick you up.

'Personally, a fund to support my education and my living accommodation would have been very beneficial (...). When I chose to do a law degree, I had to work full-time to support myself. I was fortunate to have a supportive partner who helped but many other would not have this.'

'I had to fund my degree/professional qualifications myself. This meant I had to wait until much later in life.'

There were some questions around process:

- Sometimes having a sponsor could be difficult, a bigger range of people to be sponsors.
- Could this be used for driving lessons as they increase employability?
- If trying to become a tradesman, could the fund be used to help get some tools to start the career.

There was a query about the sufficiency of the upper limit of the fund:

'The £7,500 for education this would only cover part of the fees due for a professional/ degree level qualification. It may cover some initial courses or courses at Highlands college but would be insufficient to really support someone to get them through to the end of their studies should they wish to gain a degree/ professional qualification. Being able to apply once in five years is a barrier to those that need support to continuously study towards degree/ professional qualifications. I myself was in this position and had to fund my degree/ professional qualifications personally.'

- If I reach the limit, can I use the emergency fund for mental health sessions in an emergency case such as attempted to complete suicide or having those types of thoughts?

One respondent provided detailed feedback on the need for the process of accessing mental health support not to be retraumatising in itself. In this person's experience it was so much so that she has still not accessed support:

'In terms of approaching government mental health services for a referral to private counselling etc it could be intimidating/overwhelming as for many of us we don't have a trusting relationship with the known services. For example, I have been desperate to access mental health services for many years but have not come forward due to the process of having to talk to a number of professionals to reach the end goal of counselling or therapy sessions. For example, referral from the doctors to mental health and then to your assigned person and I could never afford to go private.'



Another respondent emphasised the need for ‘softer’ supports and access via a GP referral:

‘I also think that a GP referral should be sufficient to enable people to apply towards the mental health grant. I also wondered if this part was also too narrow, it that I wondered

if access to other soft services that help with mental health could be included like mindfulness courses/ meditation courses? Sometimes people don’t always want to talk to someone, but they do want help with their mental health/ anxiety and physical exercise and/or things like mindfulness and mediation are ways to help people with this.’

Community Inclusion

This theme elicited fewer responses (two). This could suggest that it needs further explanation or exploration.

Those that commented mentioned:

‘Community inclusion: could bring people together to help make friends could be a great thing. One of the best

sections, People sometimes need to be brought together to help make friends and meet people who have had similar life experiences. Everyone in care has similar issues and it’s what brings us together as not everyone understands.’

‘Could be used to make sure events are inclusive of everyone including the disabled’.

What is missing?

- ‘I’d like to see a way for people to see siblings more with financial help.’
- **Physical health support:** ‘those who are care experienced are more likely to suffer with physical health issues. So, things like sorting out eyesight, teeth etc in places like Jersey are costly, should this have a separate fund?’
- ‘Would addiction issues e.g. funding for counsellors or rehab or similar be covered by one of the funding pots?’
- ‘People with experience of care who move into professions to support others with experience of trauma should be supported in their training to do this. This re-frames some of the negative experiences as ‘victims’ into positive contributions as ‘survivors’.
- Childcare, have a fund to assist with childcare expenses, such as holiday camps or prams etc when a child is born.
- Marriage? Could there be support to get married as most people’s parents support financially with a marriage.
- **Significant Life events:** For example, marriage; could there be support to get married as most people’s parents support financially with a marriage. Or the funeral of the person’s only parent figure.

Application process

Process Questions

- Are there income limits to being allowed to apply/ does it affect the priority of the grants?
- Could you apply for two funding streams at once?
- If you don’t have capacity is the fund still available to you?
- How long is the application processing time?
- Can a care experienced person no longer living in Jersey apply for any of this funding?
- Is there any limit to how old you can be to apply for the fund?
- Is it means-tested? People who are now independently wealthy should not apply for the fund
- Some jobs require transport/car. Could this be covered by one of the funds?

Process Suggestions

- It shouldn’t be caught up in bureaucracy
- Shouldn’t be solely online
- Not require Yoti



How to apply

'It would re-traumatise people to have to retell their experience of care to access the funding. It should be sufficient to say 'I was in care during this period of time' without having to go into the ins and outs of why. I don't want to sit and have a conversation, I never have. I never wanted to revisit my experiences as a result of being in care – it can be really retraumatizing.'

Through 5 years of Jersey Cares advocacy comments have often been made like the above. Discretionary access to certain funds has previously been dependent upon narrating your care experience and it can feel like 'the most traumatic wins'. This is contrary to the over-arching aim of promoting good mental health.

Where to apply

Citizen's advice is a good idea they are a very diverse charity making the approach feel less intense/embarrassing.'

There was broad support for a 'neutral front door' and support by three people for Citizen's Advice in particular. A further three people thought a range of 'front doors' who support each other and work together would be helpful. A further person suggested the library. There was a request from several respondents that the places to apply are neither stigmatising nor exposing and are confidential.

There were five responses asking that social security is not one of these front doors, due to either stigma or the fear that 'if social saw me in there accessing the fund- they might taking away my living money or make it lower'. One respondent asked that it isn't accessed 'anywhere to do with Government'. A further respondent proposed: 'personally I wouldn't like to approach my doctors or adult mental health but others may feel different and that's okay, places like parish hall could be difficult it's a very open setting giving less privacy for care leavers that don't like to discuss their circumstances publicly.'