

## 4.6 Access to quality services

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### Housing

[Local authority](#) social service departments are responsible for supporting young people with housing needs. They support those under 16 years of age who are in conflict with their parents and feel forced to leave home and have a duty to provide accommodation for a young person who is homeless. The [Children Act 1989](#) considers a young person to be homeless if:

- no-one has parental responsibility for them
- they are lost or abandoned
- the person who has been caring for them is unable to continue to provide suitable care and accommodation
- they are at risk if the local authority does not provide accommodation for them (applies to 16 and 17 year olds).

Almost all 16 or 17 year olds who have nowhere to live will be classed as 'in need' and receive support from the local authority social services department. Social services carry out a needs assessment to decide on the type of help the young person is entitled to.

While this decision is being made, social services must provide accommodation if the young person in question has nowhere else to stay. The type of provision made available depends on personal situation, what is available in the area and how much it costs. The accommodation offered could include a room in a hostel, foyer, Nightstop scheme or self-contained accommodation; details of each of these are provided below.

## **Hostels**

Emergency hostels for single homeless people provide purpose-built accommodation where they can stay for a short time. Some emergency hostels only provide accommodation for women, young people or those who have been sleeping on the streets for a long time.

## **Foyers**

[Foyers](#) offer affordable accommodation for young people, usually between the ages of 16 to 25, who are homeless or in housing need, and want to develop skills and prepare for living independently. Foyers vary in size and the amount of support they offer. Some are converted houses which can house up to 20 people. Others are in larger purpose-built hostels that can house up to 100 people.

Young people living in a foyer must sign up to an education and training programme based on the skills they already have and the type of work they are interested in doing. Foyers usually work closely with careers services and training agencies. Some foyers also have job clubs for non-residents. Many have arrangements with local employers who may be able to provide work experience, apprenticeships and eventually permanent jobs.

## **Nightstop schemes for young people**

[Nightstop](#) schemes provide free temporary accommodation for people aged between 16 and 25 in the homes of volunteer families usually for one night at a time. Homeless young people are provided with a private bedroom in a family home, an evening meal and breakfast. The young person can use all the facilities, including a washing machine, but will be asked to leave after breakfast.

Volunteers are checked and trained by [DePaul UK](#), a charity that works with young homeless people.

## **Self-contained accommodation**

In rare cases, homeless young people may be offered self-contained accommodation. If this happens, social services should also provide support to help with managing a tenancy, advice on budgeting, paying bills, claiming benefits and being a good tenant and neighbour.

## **Housing benefit and Universal Credit**

[Universal Credit](#) 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](#)) who are not in full time education or training.

Young people making a new claim for Universal Credit receive a programme of intensive support. The '[Youth Obligation Support Programme](#)

' (YOSP) supports 18-to-21 year-olds to gain the motivation, skills and experience to move into work. Young people on the YOSP 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'](#) for full details). Payment of welfare benefits is dependent on the young person taking part in a work placement or preparing to begin an apprenticeship or traineeship after six months. [Published statistics](#) indicate that there were 63,000 participants on YOSP between Oct 2018 and April 2019 with almost 2 in 3 participants who complete the programme finding work.

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 aged 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](#) 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](#) 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. In most authorities, they are provided under the following headings:

- children and young people
- health, well-being and adult social care.

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, but are on a low income, are entitled to free dental treatment and may qualify for support with other National Health Service treatments.

The Government commissions research into the health and well-being of 14-year-olds living in England which allows for comparisons over time. Results from the [Longitudinal Study of Young People Cohort 2: Health and Wellbeing at Wave 2](#) were published in July 2016. Two fundamental themes emerged from the study:

- Year 10 (age 14) students in 2014 were markedly more 'work focused' than their counterparts in 2005
- there were signs that the mental wellbeing of year 10 students – particularly that of girls – had worsened and that young people felt less control over their own destinies.

## **Mental health**

[CYPMHS](#)(children and young people's 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 multidisciplinary 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 CYPMHS 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; and alcohol and substance abuse.

CYPMHS are locally organised. The current commissioning arrangements for them are complex. They are commonly described as inpatient, community and universal services, although in some places an older ‘four tier’ model is still used. The tier model defined the system in terms of the services that provide the care. In practice, this has sometimes led to a focus on service boundaries meaning that children and young people have to fit the services, rather than the services fitting the changing needs of the child or young person.

The [Social Justice Strategy](#) (Department for Work and Pensions, 2012) includes poor mental health as a cause of some of the behaviours displayed by some children who experience disadvantage. It outlines clear links between poor mental health and poor school attendance, and shows that effective treatment for mental health problems can lead to improved behaviour and attainment at school.

Such findings have led to a new plan for improving young people’s mental health. Indeed, following a Ministerial Children and Young People’s Mental Health and Wellbeing Taskforce, [Future in Mind](#) was published in March 2015 by the [Department of Health and Social Care](#). The report makes a number of proposals that the government wishes to see by 2020. These include:

- tackling stigma and improving attitudes to mental illness
- introducing more access and waiting time standards for services
- establishing ‘one stop shop’ support services in the community
- improving access for children and young people who are particularly vulnerable.

In line with these proposals, NHS England is developing a major service transformation programme over the five years to 2020 to significantly re-shape the way mental health services for children and young people are commissioned and delivered across all agencies. Further information is available from the mental health pages for children and young people pages of the [NHS England website](#).

Furthermore, in January 2018, the then Prime Minister, [promised](#) to tackle loneliness in the UK. It is recognised that loneliness affects all groups of people, and the [Office for National Statistics](#) also [highlighted](#) that certain groups were more likely to feel lonely than others, this includes younger people. As a result, May formed a Cross Government Ministerial Group on Loneliness, which comprises of representatives from Government departments. Tracey Crouch, the Minister of Sport and Civil Society, and a team within the [Department of Digital, Culture, Media and Sport](#) are supporting the delivery of the government’s strategy and plans. The Ministerial Group’s responsibility is to strategise and research an appropriate approach to inform the government’s future policy to reduce loneliness, and create and manage a dedicated loneliness grant fund to

help. In June 2020, a [Tackling loneliness](#) briefing report was published, explaining the strategy and steps taken so far by the Government. The impact of the Covid-19 pandemic on loneliness is also considered, alongside the measures introduced by the Government in response. More information can be found in the section on 'Loneliness Strategy', in the article on [Current Updates and Reforms](#).

## **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 people 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 a contract entered into when one of the parties is aged under 18 is not considered legally binding. 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.

## **Money and Pensions Service**

The [Money and Pensions Service](#) 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](#), 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](#) and [young adults](#).

In January 2020, The Money and Pensions launched a new UK-wide [Strategy for Financial Wellbeing](#), the ten-year framework which will help achieve the vision of everyone making the most of their money and pensions. One of the big themes of the strategy is for 2m more children and young people getting a meaningful financial education.

## Financial Conduct Authority

The Financial Conduct Authority ([FCA](#)) 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 of interest here:

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

## Quality assurance

The services, described above, are monitored and evaluated to ensure they are of high quality and provide best value.

## Health and Social Care Services

The [Care Quality Commission \(CQC\)](#) is the independent regulator of health and social care in England and is responsible for inspecting all registered health services provided to children. For Healthcare Organisations, organisations are inspected against a basket of measures which give ratings for Safety, Effective, Caring, Responsive and Well-led. For Children's Services there are specific initiatives which include:

The Child safeguarding and looked after children inspection programme

- Evaluating the quality and impact of local health arrangements for safeguarding children.
- Improving healthcare for children who are looked after.

[Joint Targeted Area Inspection Programme \(JTAI\)](#) (in partnership with Ofsted, HM Inspectorate of Constabulary, HM Inspectorate of Probation and, where relevant, HM Inspectorate of Prisons):

- Evaluate the effectiveness of front-line safeguarding
- Assess how well the different agencies work together.

[Special Educational Needs and Disability \(SEND\) inspections](#) (jointly between CQC and Ofsted) evaluate implementation of the reforms introduced by the Children and Families Act 2014. They assess how well education, social care and health services work together in partnership to identify those children and young people (aged 0 – 25) who have SEND and/or a disability. Also how well they assess their needs and meet their needs.

The multi-agency approach is further reinforced in [Working Together to Safeguard Children](#), A guide to inter-agency working to safeguard and promote the welfare of children (July 2018).

## Housing

Services are quality assured through requirements for local authorities to:

- Take account of the impact of health and safety hazards in housing on vulnerable occupants, including children, when deciding on the action to be taken by landlords to improve conditions.
- Safeguarding vulnerable young people, including young people who are pregnant, leaving care or a secure establishment.

## **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](#), 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.