

## 9. Managing money and personal budgets



### What we know

The Care Act 2015 placed a duty on the Council to produce Care and Support plans and offer a Personal Budget (following an assessment), to ensure that people's needs are adequately met.

Currently 24% of people with a learning disability in Norfolk have a direct payment.

The ability to choose how support is provided in order to meet personal needs and outcomes, can make a significant improvement to the quality of life, health and wellbeing as a result. However, people with a learning disability and their families often do not feel confident in managing a budget, or feel they have the skills to choose the support, or in being an employer when appointing a personal assistant. Therefore, we recognise that good support in making decisions is essential if self-directed support is to be successful. Equally, having the choice of services is important to meet the range of needs that people have as individuals.

More people with a learning disability want to live more independent lives, accessing community services and choosing their support. This includes the management of bills, food shopping and personal finances. Many people that engaged in the strategy, communicated worries about managing their money in general, including their benefits.

### What people have said

*"Give people choice; it needs to be okay to spend"*

- "Recognise the role of businesses and the wider community in supporting good practice when transacting with people who experience a learning disability"

- “Increase access to and support around engagement with, services like Money Matters and DOSH (cash back application) Financial Advocacy Support”.
- “Work with new and existing service providers and other partners to develop support/classes and activities focused on learning money skills”.
- “Different people seem to experience different levels of choice and self-determination within agreed review priorities. This needs to be addressed”.
- “There needs to be improved clarity for people who experience a learning disability, on the cost of services, so Personal Budgets can be spent well, and a range of options considered when planning the delivery of agreed person-centred outcomes.
- “Improved access to Direct Payments, Individual Service Funds and pooled budgets, including exploration of integrating social care Personal Budgets with Personal Health Budgets (where appropriate)”.
- “More education for families/individuals/carers and professionals about support and services available and how they can access Direct Payments with a Personal Budget”.
- “People need more support to use and manage Direct Payments; for example, around employing PAs. PAs and Support Workers also need support”.
- “We should not expect people to fit into services; rather we need to ensure that services (and other support) are attractive and appropriate for the people who need them”.

## What we are doing

The Council has undertaken a consultation on the current direct payment offer to obtain the views from users of direct payments including people with a learning disability.

It is recognised that in many cases people with a learning disability and family members have found managing direct payments difficult.

We are beginning to work with community providers to look at more personalised approaches that could be delivered through a direct payment.

We are working with the Welfare Rights team to provide greater outreach and support to people with a learning disability and autism.

## What we will do next

We will learn from the response from the Direct Payment consultation with people who have direct payments, in particular what people with a learning disability and their family have said.

In addition, we will clarify what support is needed for people with a learning disability to help them consider having a Direct Payment.

We will review the take up and accessibility to personal assistants and consider how the workforce plan can support the increase in numbers of personal assistants.

We will also look at the opportunities for increasing the numbers of community volunteers and buddies.

We will work together to consider how both health and social care needs could be met via a personal budget.

## What difference it could make

- ✓ More people say they are involved in planning for themselves
- ✓ More people say that they have greater choice in finding the right support
- ✓ More people say that they feel happier and able to achieve their outcomes due to having good person-centred support.
- ✓ More people feel more confident to manage their money and their personal budget (with support where required).
- ✓ People are confident that they have the right welfare support advice.
- ✓ More people understand their financial situation and how it works for them
- ✓ More people feel supported to plan for their future including how to deal with a financial crisis.
- ✓ Young people will include managing money and the option of a direct payment as applicable within their transition plan.
- ✓ More people feel that their personal budgets reflect their agreed outcomes from their personal centred reviews.