



# My home and money

Managing money and living independently

A guide for people supporting adults  
with a learning difficulty to manage their money.



# My Home and Money

## Managing money and living independently

A guide for people who support adults with learning difficulties to manage their money (including parents and professionals)

Whether the person you support is already living independently, or whether you are supporting them to plan for the future, this guide will:

- >> explain what is involved and the steps to take
- >> raise questions and discuss possible problems that could arise
- >> give tips and ideas of what has worked for other people
- >> give examples of how people have managed their money
- >> suggest other sources of information and advice.

By Jenny Pannell and Maurice Harker of Housing Options  
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## SECTION 1

# Managing money and living independently

Managing money is hard work for all of us. It is especially difficult when you move into your own home for the first time. Young people want to live independently. Parents expect this too.

It's much the same if you have a learning difficulty. You want to be like other young people. You want to go to college or have a job. You don't want to remain living at home with the family all your life. And you may choose not to live in a care home setting either, with limited independence. If you leave it too late there is more risk of a 'crisis' move. It's better planned and prepared.

In the past, most adults with a learning difficulty lived at home with their family, and some lived in care homes or hospitals. Today, there are more and more opportunities for people to live in their own home, as tenants or owners, as a single person, as a couple, or sharing with others. Sometimes this is called "supported housing" or "independent living" or "supported living". We are going to use the term "supported housing" in this guide.

*(Section 3 looks at different housing choices and how to pay for them.)*

### Help to manage money

When living with family or in a care home, there isn't much to think about concerning money. Bills are paid by parents or by home managers. They may deal with social security benefits too.

Once someone is living independently, there will be a lot more to think about - new benefits to claim, bills to pay, a budget to set up, cash to handle, a bank account to manage (and perhaps to open), and so on.

Some people live independently with very little help. Others will need a lot more help. This can come from family members and from paid support workers. This guide sets out to provide tips and answers.

Before you go any further, you may want to think about these questions:

- >> *How can someone achieve the most choice and control over their money and their life?*
- >> *What help and support is available with managing money?*
- >> *How can you reduce the risk of things going wrong?*
- >> *If someone wants help (from family or a support service) then who takes responsibility for what?*

### Attitudes to money

We all have different attitudes to money:

- >> where we get it from
- >> how much we spend
- >> what we spend it on
- >> how much we save
- >> how we share it.

We get these attitudes from our families, our friends, from advertising, from our experiences in life - lots of different places. Attitudes to money which we think of as good include:

- >> giving to charity
- >> being generous, not mean
- >> not being wasteful
- >> not being greedy
- >> not gambling.

Attitudes that are not so good are:

- >> stealing
- >> not paying taxes
- >> cheating the benefits system.

Attitudes vary between generations, and can also be influenced by advertising and by pressure to be the same as other people:

- >> buy now, pay later (with a credit card)
- >> borrowing or lending money between friends
- >> saving for big purchases (e.g. furniture, equipment)
- >> looking for bargains (at the Sales, or Special Offers)
- >> buying when you're in a group (like drinks or a meal together)
- >> worrying about money or buying things (and obsessions).

There may be differences in attitude between the people concerned: the disabled person, a family member and/or support staff. Some people can be easily influenced. Managing money is more than just cash and budgets – it's about attitudes and lifestyle.

- >> *If someone with a learning difficulty needs someone to support them to manage money, who should that be? Who decides?*
- >> *If there is a support provider, what help might they give?*
- >> *What will be better done with the help of an independent advocate or family member?*
- >> *What are your attitudes to money?*

## Help with decision making

Many people with a learning difficulty live successfully in the community in their own home, making their own choices and managing their own money with support.

Before we talk about how to support someone to manage their money, it's important to understand what the law says.

In most circumstances, someone with a learning difficulty has the same legal rights and freedom as any other adult. This includes managing money. Relatives or staff do not usually have any right to make decisions on behalf of an adult (aged 16 or over) with a learning difficulty. However, there are exceptions, and for money, these are:

- >> as an Appointee for social security benefits
- >> under a Power of Attorney
- >> if a Deputy is appointed to act for someone

The law has changed. The Mental Capacity Act (2005) comes into force during 2007. The Act is specifically designed to cover situations where someone is unable to make a decision because their mind is affected, for example by illness or difficulty, including learning difficulties.

If you have mental capacity, it means you are able to make your own decisions. The law says that someone who "lacks capacity" cannot do one or more of the following four things:

- >> understand information given to them
- >> retain that information for long enough to make a decision
- >> weigh up the information available to make a decision
- >> communicate their decision

The new Act tells people who care for someone:

- >> what to do to support someone to make their own decisions, including managing money
- >> how to work out if someone can make their own decisions
- >> what to do if sometimes they cannot make decisions.

## CASE STUDY

### Joint account and savings account

*Christopher is 32 and has lived with support in a shared ownership house (see Section 3) for 3 years. He pays rent to the housing association and a mortgage to the building society. He has a part-time job, earns £20 a week, and also receives benefits.*

*When he moved in the support provider and parents worked with Christopher to set a budget for the first year. For the second year, they were able to fine-tune it, based on actual income and expenditure. Responsibility for money management is shared between Christopher, his parents and the support provider. Christopher and his parents have a joint bank account: his benefits are paid into this account, and all the regular outgoings (rent, mortgage, utility bills etc) are paid out of it. Christopher and his parents monitor this account to make sure there is enough money to cover Christopher's main living expenses.*

*Each month, an agreed sum is transferred into Christopher's other bank account, from which he draws cash as needed, with the help of his support worker. The support provider set up a system for cash monitoring. Christopher and his support worker sit down each week: they look at receipts and record expenditure, so that they know how much cash Christopher needs to draw to top up his cash tin.*

*Christopher also has a building society savings account. His earnings are paid directly into that account to save for holidays and treats.*

The Act says that there are **five big ideas**. These are useful guides for carers and support staff who are helping someone manage their money:

1. *Start by thinking everyone can make their own decisions.*
2. *Give all the support you can to help them make decisions.*
3. *No-one should be stopped from making decisions just because someone else thinks it is unwise.*
4. *When you do something or decide for someone who "lacks capacity", it must be in the person's best interests, after considering what you know to be their preferences.*
5. *At the same time you must try to limit the person's own freedom and rights as little as possible.*

To work out what is in someone's best interests, it is important to

- >> listen to the person
- >> make sure that they are involved
- >> ask people who know them: usually including family carers.

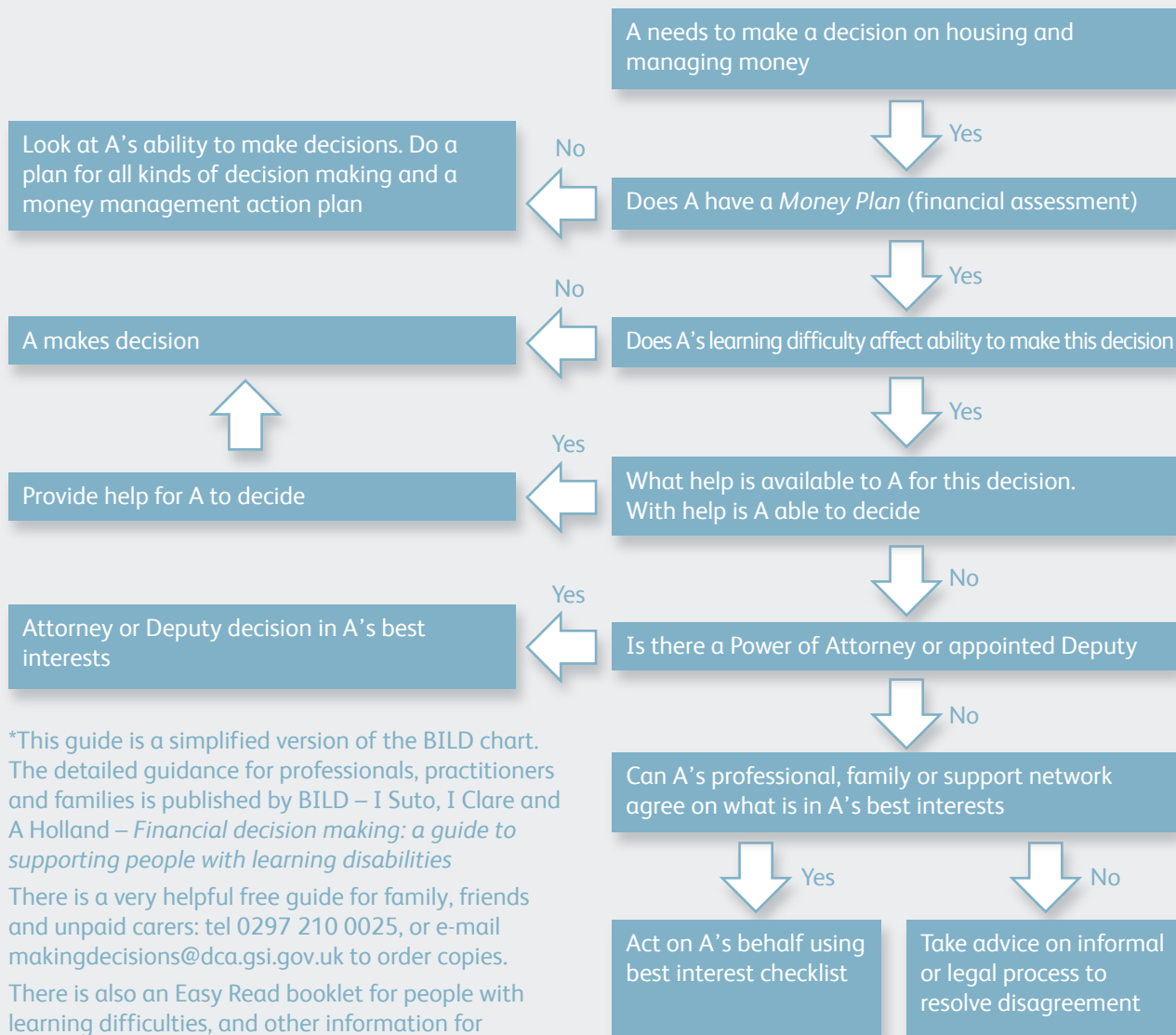
### How to decide what is in someone's "best interests":

- >> The person must be involved as much as possible.
- >> Past and present wishes and feelings must be considered.
- >> Others involved in the care of the person must be consulted.
- >> The person making the decision must not make it simply on the basis of the person's age or appearance or behaviour.
- >> You must consider whether the person is likely to have capacity in relation to the matter in question at some time

The new Act introduces some new arrangements including:

- >> lasting Powers of Attorney replacing Enduring Power of Attorney
- >> a new Court of Protection
- >> a new Office of the Public Guardian
- >> a new Independent Mental Capacity Advocate service.

### A new guide from BILD\* gives this chart to guide decision making:



\*This guide is a simplified version of the BILD chart. The detailed guidance for professionals, practitioners and families is published by BILD – I Suto, I Clare and A Holland – *Financial decision making: a guide to supporting people with learning disabilities*. There is a very helpful free guide for family, friends and unpaid carers: tel 0297 210 0025, or e-mail [makingdecisions@dca.gsi.gov.uk](mailto:makingdecisions@dca.gsi.gov.uk) to order copies. There is also an Easy Read booklet for people with learning difficulties, and other information for professionals from the same source. The Commission for Social Care Inspection CSCI have in May 2007 produced a bulletin about good practice in managing money for care home managers *In Safe Keeping* [www.csci.org.uk/professional/about\\_csci/publications/](http://www.csci.org.uk/professional/about_csci/publications/)

## Who can help with managing money?

Help to manage money can come from many places:

- >> education and training for the person with a learning difficulty to help them understand and manage things better;
- >> family carer(s);
- >> organisations providing support;
- >> organisations dealing with money (like a money advice centre);
- >> an independent advocate.

In a national survey of people with learning difficulties, people were asked if they got help managing money.

They were most likely to get help from

- >> their parents (55 %)
- >> support worker (35 %)
- >> another relative (10 %)

The same survey found that they were less able to afford clothes, hobbies, going out, holidays etc. than the general population. People with lower support needs living in private households were worse off than those with higher needs living in supported accommodation.

### CASE STUDY

#### Skills courses in money and numbers

*Amrit is 17 and living at home with his mother and younger brothers. He is a confident young man and is attending a local college course. This is for two years and includes work experience and lifeskills, including money skills. Amrit can recognise coins and notes, and handle change when he goes shopping. Amrit and his mother hope that he will live independently with support in the future. The family are trying to involve him more in shopping and budgeting within the family. He is looking at Basic Skills courses in money and numbers for the future, both at college and on his home PC. Amrit is hoping to start a part-time job next year. He would like to work in a shop: this would help him with money skills for independent living.*

## Getting a home

Valuing People set out government policy for people with learning difficulties in 2001. The key principles were:

- >> inclusion in mainstream services and local communities
- >> legal and civil rights - citizenship
- >> choice about where and how they live
- >> promoting independence with help

However, then, and now, most people with a learning difficulty living away from the parental home are still living in registered care homes.

## Who helps with housing choices ?

The difficulty with finding housing solutions is finding someone to help. The National Survey (referred to above) found that few people had any help at all. Those that had help usually got it from their own family.

Families and support workers see it as part of their job to help someone find a place to live but often feel that they don't know enough about how to do it. Social workers know it's important but they see their job as being about care and support services, and they are not so confident or knowledgeable about housing. People in housing feel they don't know enough about people with disabilities and they also have a long queue of people to help. To put it simply, among professionals, no-one is quite sure whose job this is.

Housing Options have written an analysis of opportunities in housing for people with learning difficulties. This was produced for the Valuing People Support Team and appears on the "housing – local plans –" page of their website. It is called *Missing Out on Housing* and the guide gives some ideas about what can be done to access housing for people with learning difficulties.

Harker M & King N, *Missing Out on Housing*, [www.valuingpeople.gov.uk](http://www.valuingpeople.gov.uk) and [www.housingoptions.org.uk](http://www.housingoptions.org.uk)



## Not a user friendly world

The Disability Discrimination Act 2005 introduced a new statutory duty on the public sector to promote equality of opportunity for disabled people (the Disability Equality Duty). It said that public authorities must not treat disabled people less favourably than non-disabled people and should promote positive attitudes. They should make reasonable adjustments – for example providing information in accessible formats.

But when we look at housing choices, and for help with all the associated financial decisions and money management, the system looks far from accessible.

There can be problems too if it is thought that someone with a learning difficulty does not have “mental capacity” to contract for a tenancy. A proper assessment of capacity should be made. The person should be helped to make a decision, or other arrangements could be made under the Mental Capacity Act powers. See [Housing Options Factsheet \*Mental Capacity Act\*](#) (see Section 11).

### CASE STUDY

#### Financial Capability Assessment

*Bronwen is 25, and about to move into her own rented flat with support. As part of the overall assessment, she has completed a Financial Capability Assessment. This asked her a number of questions under different headings, and gave scores, to ascertain Bronwen’s skills with money and any risks she may face, especially when moving into independent living. It also gave information to her support provider to help everyone draw up a detailed individual plan on how they will support Bronwen around money.*

## SECTION 2

# The Money Plan

If someone is thinking about living independently, it's very important that a plan is made for managing money. We have called this 'The Money Plan'. Some organisations call it something else – a Financial Profile or Financial Support Plan or Financial Passport.

The Money Plan should be linked to someone's support plan or Person Centred Plan. The following people will be involved:

- >> the person with a learning difficulty
- >> family carers
- >> advocates
- >> professionals  
(social worker, Occupational Therapist, others)
- >> the organisation(s) that will be providing support.

You probably won't be able to draw up a detailed Money Plan until housing choices have been made, and support providers selected. But you can start thinking about the questions early on. For people leaving school or college, this can start during transition planning.

*Whatever it's called, it is important that there is a detailed plan covering money matters before someone starts in independent living. Assessments for people moving into independent living, and care or support plans, often cover lots of things in detail but make little mention of managing money.*

### Money Plan Checklist (does your Money Plan cover everything?)

	✓	Notes
An assessment of financial 'capability', ability to shop, understand the value of money, handling cash, and numeracy		
Information about attitudes to money, including anything linked to cultural or religious beliefs		
An assessment of any risk of financial abuse		
A detailed assessment of the help someone needs to manage their money		
A person's income (amounts of benefits, wages, other income, and when received)		
Their regular spending (rent or mortgage, bills, housekeeping, other spending)		
Legal arrangements for managing the person's financial affairs (e.g. appointees for benefits)		
Any existing bank accounts and savings accounts, or what might be needed		
Action plan, setting out how help will be given, and by whom - support provider, parent, others		
A draft budget		
In a shared house arrangement for which costs are individual and which pooled		

*Make sure that the Money Plan is checked and updated at least once a year. It should also be checked at the time of any significant changes (for example starting or stopping work, moving house).*

There is a summary of someone's Money Plan in the box below.

### **Summary Money Plan for Jean, aged 23, about to move into her own rented flat after living at home with family.**

**Financial capability:** Jean has limited understanding of the value of money up to about £20. She can recognise notes and coins and handle cash up to £20-£30. She has difficulty managing change, and cannot do simple sums (adding up or subtracting). Jean can read quite well, finds writing difficult but can sign her name.

**Risk of financial abuse:** Jean has a very trusting nature and is at risk of financial abuse from strangers and from other people who may have access to her money. The detailed plan sets out how best to minimise these risks.

**Help needed:** Jean will need help to draw cash from the bank, to write cheques, to pay bills and to go shopping for food, clothes and other things she needs. She will also need help to keep her money safe.

**Income:** Jean receives Income Support and Disability Living Allowance which is paid monthly into her bank account (actual amounts in the full Money Plan). She has a part-time paid job and is paid £15 for 2 hours a week, which doesn't affect her benefits. She is entitled to full Housing Benefit and Council Tax Benefit. These are paid direct so she does not have to make payments for rent or Council Tax.

**Regular expenditure:** this will include water rates, electricity and phone bills, a monthly account with Jean's taxi firm, leisure activities and housekeeping (actual amounts in the full Money Plan).

**Legal arrangements for managing the person's financial affairs:** Jean's sister is Appointee for her benefits. She is also a Trustee of the family Trust set up by her aunt before she died. Jean receives money towards holidays from this Trust.

**Bank accounts and savings accounts:** Jean already has a joint bank account with her sister, which receives her benefits. This account will be used for Direct Debits for regular outgoings such as water rates, electricity, phone bills and TV licence. An agreed sum will now be transferred each month into a second bank account. Jean will go to the bank to draw cash each week with her support worker, for housekeeping and other expenditure. Jean will also pay her monthly taxi bills and other costs by cheque with the help of her support provider. Jean already has a building society savings account and pays the wages from her part-time job into that account, to use for holidays and other treats.

**Action plan:** Jean's plan shows in detail how her support needs will be met, and how responsibilities are shared between Jean, her sister and her support provider.

**Draft budget:** Jean's sister and the support provider worked with Jean to draw up a draft budget to cover her income and expenditure. They used the principles of Person-Centred Planning to involve Jean in making choices about how she wanted to spend her money. For example, Jean can use buses but sometimes they don't go where she wants to get to, and she gets worried using buses, especially in the dark evenings. Jean decided she wanted to spend money on taxis so she could get to the college courses and leisure activities she enjoys.

There are templates for a Financial "Passport" and Financial Profile in **My Money Matters** guide from ARC, see section 11.

## SECTION 3

# Planning to move: housing choices and costs

If you move into **registered residential care**, the home is responsible, and charge for, nearly all expenses. For someone placed in a registered home by a local authority, the authority meets the costs. The resident has a limited personal allowance (£19.60 in 2006) and their DLA mobility allowance.

But nowadays, there are more and more opportunities for people with a learning difficulty to live in their own home:

- >> renting from a housing association, council or private landlord;
- >> owning their home outright, or with a mortgage;
- >> low cost “shared ownership” (part-rent, part-buy).

This can be:

- >> as a single person;
- >> as a couple; or
- >> in a sharing arrangement with other tenants.

These different choices will affect:

- >> initial housing costs (such as deposits or buying furniture);
- >> continuing housing costs (paying rent or mortgage);
- >> other costs (for example transport costs);
- >> benefits that can be claimed to help with these costs;
- >> arrangements for managing money (especially for sharers).

This section goes through step by step setting out the financial implications of different housing choices.

For more detailed information on housing choices, you will need to get advice locally or from **Housing Options**, see *section 11 for contact details*.

### Choosing between options – what’s important

- >> Highest and most suitable standard
- >> Choice of property, availability
- >> Choice & control of support and lifestyle
- >> Least fuss - time to completion
- >> Made to measure or off the peg
- >> Financial risks or potential pitfalls
- >> Who maintains and repairs
- >> Suitable for self contained or sharing
- >> Long term security, sustainability
- >> Deliverability

## Comparison between different types of housing

There is more information about benefits in **Section 6** below

Type of housing	Housing Costs	Housing Benefits	Repairs	Internal decoration	Furnished	Security of Tenure
Social renting - council, housing association	Rent and service charge	HB CTB	Landlord	Tenant	Not usually except for sharers	Secure
Private renting	Higher rent (more than HB paid?)	HB CTB	Landlord	Landlord (usually)	Sometimes e.g. for sharers	Insecure unless trust or family
Outright ownership	No mortgage costs	CTB	Owner	Owner	Not usually	Secure
Ownership with mortgage	Capital + loan repayment	IS CTB	Owner	Owner	No	Secure (if keep up payments)
Shared Ownership	Capital/loan and rent	HB IS CTB	Terms vary	Resident	No	Secure

IS = Income Support      HB=Housing Benefit      CTB=Council Tax Benefit

### Social housing - renting from a council or housing association

Renting from a registered social landlord, housing association or the council usually (but not always) costs less than renting from a private landlord, or home ownership. Sometimes this is called 'social housing' or

'affordable housing'. Council and housing association rents are lower than market rents and if you qualify for Income Support, rent will usually be covered by Housing Benefit. Sometimes there is also a "service charge" which may or may not be covered by Housing Benefit (see Section 6).

### Social rented housing

Advantages
Very secure tenure, can be permanent
Will let to someone on benefits, rents probably within Housing Benefit levels
No need to pay a deposit
Social landlords responsible for most repairs and all maintenance
Available to sharers or couple with a joint tenancy

Disadvantages
Competition for places, need to know about allocations schemes, may mean waiting
Councils and associations vary in quality and standards of housing available
May be limited choice of available property or area offered
Repairs service and property standards variable, but usually at least adequate

Council or housing association tenants have "security of tenure". You can usually stay as long as you want to, as long as you pay your rent and don't break your tenancy conditions (for example causing serious problems with neighbours). Even if there are problems, you can only be evicted by the Courts.

The housing association or the council does most repairs and maintenance, but, except in shared housing, the tenant will usually be responsible for internal decorations so you need to budget for redecorating every few years.

*Try to find someone who can help with decorating if needed, in advance of the move. This could be family or friends. If you don't know anyone who can help, try your local Volunteer Bureau or Care and Repair/Home Improvement Agency.*

## Renting from a private landlord, charity or trust

Often young people start their housing “career” in a private rented flat, for example, as students. Renting from a private landlord can give more choice, but it usually costs more including a deposit (often 1-3 months rent, before moving in) against any damage.

### Advantages

- Extends choice of available property
- Quick solution: no need to wait for long
- May be useful source of suitable property
- A good way to try out living with a friend or partner

### Disadvantages

- Insecure tenure, may not be permanent
- Private landlords may vary in quality
- Repairs service and property standards variable
- Rent levels may be higher, need agreement to Housing Benefit levels
- Landlord may refuse to let to someone on benefits

For many people, the biggest disadvantage is the possibility of having to move in the near future. Private tenants have less “security of tenure” than with the council or a housing association. Most private landlords let their property on an “assured shorthold tenancy”. If they want their property back and ask someone to leave after a few months, there isn’t much you can do about it.

A family member, charity or trust could also be a private landlord but they are likely to offer better security and standard of housing. Buying a property to let is a possibility or altering a family home to provide a studio or “granny flat”. The tenant can claim Housing Benefit for rent if it is clearly a commercial arrangement of separate self contained accommodation. (see Housing Options Factsheet *Renting to a Relative*).

## Home ownership

Someone with a learning difficulty can own their own home:

- >> with a mortgage and/or family capital towards cost;
- >> outright, for example if left to them in a Will.

### Advantages

- Extends choice of available property
- Secure and permanent
- More responsibility (if that’s what you want)

### Disadvantages

- Not always easy to raise mortgage or get interest payments through Income Support
- High initial costs (including deposit, legal and survey fees)
- Owner responsible for repairs and maintenance
- Difficult to arrange for sharing with others; problems if for a couple and they split up

Even if they are working, most people with a learning difficulty do not earn enough to meet mortgage costs but it is possible to get mortgage interest on a loan of up to £100,000 paid through Income Support. There is no help with capital repayment.

See [Housing Options website for factsheet \*Income Support for Mortgage Interest\*, see section 11.](#)

A house could be left in a Will or paid for by the family. The alternative is to put a family home in a Discretionary Trust or buy to let through a Trust.

See the [Housing Options website for factsheet on \*Discretionary Trusts\*, see section 11.](#)

## Shared ownership

Shared ownership is where you part-rent and part-buy. It is the ownership that is shared – it doesn't mean living with someone else.

Advantages
Extends choice of available property
Secure and permanent
Can cost less than full ownership
No deposit needed
Housing association may be responsible for repairs and maintenance (depends on lease)

Disadvantages
Shared ownership not available in all areas
Initial costs (including legal and survey fees)
Not always easy to raise mortgage or get interest payments through Income Support
Difficult to arrange for sharers; problems if for a couple and they split up
Shared owner may be responsible for repairs and maintenance (depends on lease)

You can claim benefits if eligible for the rent (Housing Benefit) and for mortgage interest from Income Support. There is also the option for using family money toward capital costs.

## SECTION 4

# Setting up costs: furnishing and equipping the new home

There can be a lot of expenses when first moving into your own place. You often have to provide everything – furniture, carpets, domestic appliances etc. If it's a shared house or flat for people with a learning difficulty to share, it may include some or all the furniture. Some private landlords provide carpets and curtains. Unless for shared occupation, new housing association properties may not include items such as curtain rails, and floorcoverings.

Even if items are provided, they may be difficult or unsafe for a disabled person to use, so they may need to be changed (for example: a gas cooker).

Carpets and curtains may be left by a previous tenant or owner, but they may or may not be clean, serviceable and to the new occupier's taste. It can take time to order furniture and arrange delivery, and someone has to be available at the property.

*Try to find someone who can help with DIY jobs in advance of the move. If you don't know anyone who can help, try your local Volunteer Bureau or Care and Repair/ Home Improvement Agency.*

*Your Occupational Therapist, or the local Disabled Living Centre can provide advice on choosing equipment that is safe and easy to use. The OT may be able to persuade a social landlord to provide better or different equipment or facilities because of the person's difficulty.*

*Don't under-estimate the costs, time and energy needed to equip a new home! Start early. It's very important to make sure the person is fully involved in choices, but this can take a lot of time.*

### How to pay for setting up home

Someone receiving Income Support can claim a Community Care Grant or a Loan. A grant doesn't have to be paid back but repayment of a loan is taken out of benefits. You have to make a list of essential items and make an estimate of costs. Even if you are successful in getting a grant or loan, you won't get everything you claim for, and it only covers essentials (such as a bed, bedding and kitchen equipment). If the claim is turned down you can appeal, but this will take longer.

You need to keep a record of how the money is spent. If you want to provide good quality or specialist items because of someone's disability, you'll almost certainly find that the grant isn't enough to cover the cost. You will either have to accept a lower quality or make up the cost from somewhere else. Other sources of help include charities and furniture recycling projects.

*Use a catalogue (for example Argos) to get an idea of how much to claim for a Community Care grant.*

- >> *What will the new owner or tenant have to provide?*
- >> *Who will take responsibility for supporting the disabled person to choose and buy things, and claim grants or loans?*
- >> *What local help is available (furniture projects, volunteers, charities)?*

## Who does what

This will vary depending on who is the owner or landlord, whether the house is shared or for single occupation and what's included in the rent and service charges. Sometimes fitted communal furniture and equipment is provided and replaced from a service charge. Usually personal furniture and equipment has to be provided by the resident. The cost of replacement of communal furnishings and services may be covered by Housing Benefit.

The example below is for a housing association tenancy.

Item	Provided by resident/s	Provided by RSL landlord	Notes and sources of help and advice
Floorcoverings (carpet, vinyl)		Yes	Replacement may be covered in service charge
Curtains or blinds, and fittings	In own room/s	In communal areas	Landlord
Fitted domestic appliances (cooker, fridge-freezer, washing machine etc)	In one's own s/c flat	In shared houses	Can be covered in housing capital grant
Shelves, cupboards, storage	Shelves for TV etc	Fitted kitchen built in items	
Small domestic appliances (electric kettle, microwave etc)	Usually	Sometimes	Pooled budget in shared house
Kitchen utensils, crockery and cutlery	Yes	Sometimes	Pooled budget in shared house
Communal furniture: sofa tables and chairs	Yes	Sometimes	Pooled budget in shared house
Communal equipment TV, DVD, CD player, phone etc	Yes	Sometimes	Pooled budget in shared house
Personal bedroom furniture bed and bedlinen	Yes		
Wardrobe, chest of drawers	Moveable items	Fitted wardrobe	
Personal equipment TV, DVD, CD player etc	Yes		
Payphone		In shared houses	

## SECTION 5

# Money for care or support services

There are a number of possible sources of money to pay for support and independent living. In this section there are details about funding for support, and about other income in the table below – for example, disability allowances, benefits for housing and living costs.

Source	Pays for
Housing Benefit	Rent Eligible service charges e.g. communal heating
Council Tax Benefit	Council Tax Benefit or exemption
Income Support and Premiums	Daily living expenses – meals, household bills, clothes, travel
Incapacity Benefit	Part of Income Support for people unable to work because of illness or disability
Disability Living Allowance	Care component (3 levels) Mobility component (2 levels)
Independent Living Fund	Must be on high rate DLA. Support up to a £455 limit if the L.A also contribute min £200 per week - max £330.
Supported People Grant	General counselling and housing related support - can cover wide range of help with budgets, shopping etc
Social Services	Balance of costs of meeting assessed needs. Comes as either care contract or direct payment
Health Trust	May be pooled budgets for health and social services funding or protocols for joint funding for individuals

*You will need to talk to a social worker to get the right funding in place and make a formal request for a care assessment for the person you are supporting. The social worker may come from the local council's Adult Social*

*Care team (this used to be called Social Services). In some areas there is a joint learning disability team, run by the local council working with the NHS Primary Care Trust (PCT).*

## Social Services

In supported housing, the local authority learning disability service pays only for the support and care that is needed, under community care legislation, separately from the accommodation. You need to ask the local authority for a **care assessment** provided for under the Community Care Act 2000.

Community care funding can pay for:

- >> Care and support
- >> Daytime activities (e.g. at a day centre or employment project).

Local authorities are required to assess all those who may be in need of community care services. Only then will they decide if you are eligible for funding having taken their own resources into account.

If you are an unpaid family carer, you also have a right to a Carer's Assessment. The local authority has to take the carer's circumstances into account and as a family carer, you can say whether you think you can reasonably cope.

At the end of all this, the local authority should provide a statement of what is to be provided, what help is to be given and what financial support. This is sometimes referred to as the **care package**.

## Eligibility for Funding

The *Fair Access to Care Services (FACS) Guidance* provides a national framework for councils to use when deciding who should be helped. This applies to everyone, not just people with learning difficulties. The guidance prioritises the risks faced by individuals into four bands: *critical, substantial, moderate* and *low*. Because they are short of money, many councils will not provide money or services to people who are assessed as having "moderate" or "low" needs.

Each authority should have published guidance on the procedures for assessments for care services (*Better Care Higher Standards*) and eligibility criteria (*FACS*). They should also have details of appeals or complaints procedures if necessary. It is important to know what these say and whether the local authority complies with its own procedures. Decisions about eligibility and funding for support packages are usually made following social worker recommendation to a 'panel meeting'.

## Direct Payments – help or not ?

Direct payments will suit some people much better than others. It needs careful thought.

Instead of the authority paying for a service, it is possible for people aged 16+ to be given the cash value of the service as a Direct Payment, so that they can pay for their own arrangements. If an individual pays support workers with their Direct Payment, they become the employer, with all the responsibilities this involves (for example: tax, National Insurance, employment rights). Alternatively they have to pay an agency or service provider to do so on their behalf.

Direct Payments give the client more control over how money is spent, but more responsibility too. The amount of discretion over the use of the money may be quite limited and the work involved substantial. For older carers needing to depend on arrangements that will outlive them, they have to find a way to pass that responsibility on, or ask the authority to manage the budget.

The local authority will ask to see records of how the Direct Payment has been spent, and you have to keep the money in a separate bank account. It is possible to pay a family member to provide support, and this can be useful in some circumstances. Examples include:

- >> when someone wants a support worker from a similar ethnic or faith background
- >> in rural areas where it may be hard to find staff
- >> where someone's disability means that it's better to have someone who knows them well

Another recent idea which is similar is that of **Individual Budgets** and **In Control**. These are being piloted in a few local authorities.

In Control is a system of self directed support which enables people to make choices and take control over how they live their lives and who they choose to support them. Based on a resource allocation system, people are provided with an individual budget.

The individual budget can be paid directly to the person via a direct payment, indirectly to another person like a family member or broker. It can also be paid to an organisation as an individual service fund or as a Trust set up to help manage the money on the individual's behalf.

Whichever method is used to manage the money, the local authority is responsible for monitoring the arrangements to ensure that they remain in the person's best interest, and that the money is being used to support the individual's choices.

Development and implementation is slow in many areas and only a few are offering individual budgets to people at present.

## VAT and Direct Payments

Another problem is that a local authority buying services can recover any VAT charged, but a person using direct payments has to pay VAT as an additional cost. Services from charities are usually exempt, and small providers may not be registered for VAT. One possible solution seems to be for the local authority to be asked to include the extra VAT in the payment to the individual or, their agent, and the finance department to recover the VAT in the usual way.

There is more information on Direct Payments, Care Assessments and FACS on the Department of Health website: [www.dh.gov.uk](http://www.dh.gov.uk).

DIAL UK has details of 150 local Disability Information and Advice Centres (especially useful for help with direct payments and care assessments): [www.dialuk.org.uk](http://www.dialuk.org.uk)

## Fairer Charging - assessing a person's own income

A sting in the tail of a successfully negotiated care package is that social services may make an assessment of the person's own income that could contribute toward the cost of their care. Usually if they receive Income Support they have only limited state benefits, but it does not prevent local authorities assessing this income and deciding it is enough for them to make some contribution from their DLA or any other resources of their own. The guidance on this is called *Fairer Charging* available from [www.dh.gov.uk](http://www.dh.gov.uk). Like *Fair Access to Care Services*, the local authority will have its own rules about *Fairer Charging*, and again you have to know what the national guidance says and also find out what the local rules are.

## Supporting People funding

Supporting People funding is for "housing related" support services for "vulnerable people" including people with learning difficulties. It is provided by central government, and administered by the local council. Supporting People pays the organisation providing the service, not the person with a learning difficulty.

*Housing related support* is defined as follows:

- >> to help people remain or get established in the community
- >> to prevent or avoid going into hospital or a care home
- >> not intended to subsidise or replace community care funding
- >> not for intensive personal care
- >> available as part of a package of care and support

Supporting People funding can also be used to fund 'other welfare services' if they are 'occasional' and 'ancillary to housing related support services'. Such services could include assistance with shopping and cooking, maintaining a garden, transport, health or employment, educational opportunities and maintaining relationships.

Supporting People funding is cash-limited and no-one has a right to receive funding. This means that there may be no funding available for people moving into independent living, even if they clearly need housing-related support. There is also a general expectation that support needs will reduce over time, so someone who is already getting Supporting People funding may have their support hours reduced or stopped in the future. There is no appeal mechanism if Supporting People funding is not available.

There is guidance available from the government agency [www.spkweb.org.uk](http://www.spkweb.org.uk) and SITRA, a national advisory agency [www.sitra.org.uk](http://www.sitra.org.uk)

## Independent Living Fund

For eligible people, the ILF will fund up to £455 per week as a direct payment towards the cost of support of disabled people to enable them to choose to live in the community:

*'those personal duties which a fit person would normally do for themselves, such as dressing, eating, washing and bathing, getting into and out of bed, and moving around the home including care that is needed during the night.'*

To qualify for ILF:

- >> A person must be eligible for the higher rate care component of Disability Living Allowance (DLA)
- >> The Social Services Department must make a minimum £200 contribution in cash or kind, towards support costs - the maximum for the first 6 months is £330
- >> Other sources of funding such as a contribution from health or Supporting People can be used to top up the package

The individual is expected to contribute their Severe Disability Premium and half their Care Component of DLA to the cost of the package.

Every Social Services Department has a designated ILF worker to help with claims. It is possible to get advice from ILF themselves and the ILF website at [www.ilf.org.uk](http://www.ilf.org.uk).

## SECTION 6

# Money coming in: benefits, wages, other income

### Benefits

Most adults with a learning difficulty have two possible sources of income:

- >> benefits and perhaps tax credits from the government;
- >> wages from paid work.

If someone has been living at home with family, the family may have helped them to claim benefits. Sometimes the family income is shared within the household. A learning-disabled adult may not know much about their individual benefits. All this changes when someone lives independently.

*Make sure you look carefully at the benefits position before moving into independent living. Get individual advice from a specialist advisor. Think about the housing choices available. Think about whether the person will want to have a paid job in the future, and if so, for how many hours.*

The Citizens Advice Bureau Service can help - for details of your local CAB, and general information and advice visit [www.nacab.org.uk](http://www.nacab.org.uk)

DIAL UK has details of 150 local Disability Information and Advice Centres (especially useful for help with disability benefits including DLA): [www.dialuk.org.uk](http://www.dialuk.org.uk)  
Department of Work and Pensions [www.dwp.gov.uk](http://www.dwp.gov.uk)

Disability Alliance [www.disabilityalliance.org](http://www.disabilityalliance.org) publish the Disability Rights Handbook.

There are several online benefits calculators e.g. <http://www.entitledto.co.uk/>

### Housing Benefit

Housing Benefit is means-tested help with rent, paid by the local housing authority (usually the District or Borough Council). You can get it whether or not you are working. To be eligible for Housing Benefit you must

- >> have savings of £16,000 or less\*
- >> be responsible for paying rent and
- >> be living in your home.

(\*Savings between £6,000 and £16,000 means reduced benefit.)

Housing Benefit only covers rent. It will not pay for:

- >> heat and light (except for communal areas);
- >> meals;
- >> water;
- >> support services.

*These are known as 'ineligible charges':*

**If the person you support rents from a local authority or registered housing association** and receives Income Support, Housing Benefit will normally cover the full rent. They will have to pay for other bills.

**If the person you support rents from any other landlord**, including parents or a private landlord, the Housing Benefit department will ask a Rent Officer (part of the Inland Revenue) to advise on rent levels. The rent their benefit is based on may not be as much as the rent they have to pay to the landlord. See the Housing Options ([www.housingoptions.co.uk](http://www.housingoptions.co.uk)) website for more details on this.

Housing Benefit can be paid to the tenant or to the landlord. People with a learning difficulty usually arrange for their rent to be paid direct to the landlord, but it is their choice. This makes it less likely that they will get into rent arrears.

Benefit is usually less for those under 25 years old but not if they have a severe disability premium included in their benefit calculation. People with a learning difficulty can sometimes get higher levels of Housing Benefit than other people, because of their disability. This is complicated and you can get more detailed information on the Housing Options website (*see section 11*).

New tenants have to make a claim for Housing Benefit, and report any changes to their income, savings or rent. From time to time the Housing Benefit section will send a form, or a Visiting Officer, to check the claim. If the form isn't sent back, or the person is out when the Visiting Officer calls, then the Council may stop payment of Housing Benefit. It is a lot of work to get it started again and the person may lose out on benefits and get into arrears with their rent.

You may not get Housing Benefit if you rent from a close relative unless certain conditions are met. (see the Housing Options website for Quick Brief – 'Housing Benefit - Renting to a Relative' – *section 11*).

*Find out which service charges are “eligible” or “ineligible” for Housing Benefit. If it is “ineligible” it will have to be paid by the tenant, and included in the budget. Make sure that someone takes responsibility for support with Housing Benefit claims, letters and visits, checking payments and making sure there are no rent arrears. This could be the support provider, a relative, or a staff member at the housing provider. It may be worth asking the Council to make a note on their file for someone to contact in case of problems.*

## Council tax and Council Tax Benefit

Council Tax Benefit is a means-tested benefit for council tax payers. The rules are similar to those for Housing Benefit and it is dealt with by the same part of the council. If there is more than one person responsible, such as single people sharing a house, each one will have to apply for Council Tax Benefit to cover their share.

You can gain exemption from payment if you get higher or middle rate DLA care and a GP can confirm severe mental impairment.

*Make sure that someone takes responsibility for support with Council Tax Benefit claims and letters, checking payments and making sure there are no arrears. This could be the support provider, a relative, or a staff member at the housing provider. It may be worth asking the Council to make a note on the file of contact details in case of problems.*

## Income Support

To claim Income Support you must:

- >> be over 16
- >> not be required to sign-on for work, for example, ill or disabled
- >> be on a low income and have £16,000 or less in savings
- >> be working less than 16 hours a week

Savings between £6,000 and £16,000 means reduced benefit. Each person then has an Income Support entitlement dependent on their age, disability, capital (savings) and other income (including some benefits). Income support will usually be made up from the basic Personal Allowance, which depend on age and marital status, and Premiums such as

- >> Disability Premium
- >> Severe Disability Premium
- >> Enhanced Disability Premium.

Severe Disability Premium is available to those *living in their own home* who are receiving DLA care component at the middle or higher rate. They can be a home owner or a tenant, and living alone or sharing with other tenants.

## Incapacity Benefit

Incapacity Benefit is paid to people who are unable to work because of illness or disability. Incapacity Benefit is not means tested. Payment of Incapacity Benefit also reduces the level of Income Support paid, pound for pound. When someone is living at home they may receive only Incapacity Benefit if this exceeds their Income Support entitlement. But when they move to their own home this may change.

Although there are advantages to receiving Income Support such as gaining access to other benefits you are expected to apply for the non means tested benefits such as Incapacity Benefit first.

## Disability Living Allowances

These benefits are for those with an illness or disability who need help getting around or help with personal care. It is not means-tested and is paid regardless of other income, benefits or capital (savings).

Depending on your needs, there are three rates for care and two rates for mobility.

Highest rate DLA Care is also the test for Independent Living Fund payments, and receipt of DLA gives a passport to other benefits.

Although we do not give detail here, it is important to know which tests entitle you to which level of benefit (e.g. highest rate DLA care is for care or support which may be needed at night). You should be given the reasons for the decision about the level of allowance awarded and you can appeal to a local tribunal. The tribunal will look at the facts of the case with you and can get a better view of need than a desktop paper exercise.

*Make sure the person you are supporting gets expert advice when claiming or re-claiming Disability Living Allowance. A local DIAL, CAB or other specialist advice agency is likely to have more experience. The success of the claim depends on how you answer the questions. If you are turned down, or you think you should have got a higher level of care or mobility payment, it is worth appealing to a local Tribunal, but it will be helpful to have support from a specialist advice agency.*

## To work or not to work?

Many adults with a learning difficulty work part-time or full-time in a paid or voluntary job. Others study part-time or full-time at college. The benefits you can claim are linked to both your disability and to whether or not you are working. If someone moves into independent living, there are important decisions to be made about

- >> choosing to work
- >> how many hours to work
- >> in paid employment
- >> or voluntary work
- >> or a combination of paid work, voluntary work and other daytime activities.

*Housing choices become more difficult if someone starts paid work. For example, shared ownership or home ownership with a mortgage may depend on Income Support Mortgage Interest. If the person works too many hours, or earns too much, they will lose their entitlement to Income Support and the help with Mortgage Interest. If someone works for more than 16 hours a week, they may be able to claim Working Tax Credit but they won't be able to claim Income Support. There is no help with mortgage interest payments for people claiming Working Tax Credit.*

The table below summarises the key points about working or not working, especially focusing on the financial effects.

	Advantages	Disadvantages
Paid work under 16 hours	<ul style="list-style-type: none"> <li>May increase income (depends on wages and expenses)</li> <li>Can remain entitled to Income Support and linked benefits (depends on wages)</li> <li>Something to do and social interaction</li> <li>May get other perks (e.g. cheap meal in canteen)</li> </ul>	<ul style="list-style-type: none"> <li>May make benefits more complicated (especially if irregular earnings or in and out of work)</li> <li>May be stressful</li> </ul>
Paid work over 16 hours	<ul style="list-style-type: none"> <li>Will probably increase income (depends on wages, expenses and Working Tax Credit)</li> <li>Something to do and social interaction</li> <li>May get other perks (e.g. cheap meal in canteen)</li> </ul>	<ul style="list-style-type: none"> <li>Will lose entitlement to Income Support and linked benefits</li> <li>May make benefits more complicated (especially if irregular earnings or in and out of work)</li> <li>May be stressful</li> <li>Home owners or shared owners will lose entitlement to Mortgage Interest payments from Income Support</li> </ul>
Voluntary Work	<ul style="list-style-type: none"> <li>No loss of benefits</li> <li>Something to do and social interaction</li> <li>May get other perks (e.g. cheap or free meal, bus fares)</li> <li>Can be less stressful than paid work</li> </ul>	<ul style="list-style-type: none"> <li>No increase in income</li> <li>May cost money (e.g. bus fares) with no wages to compensate</li> </ul>
No paid or voluntary work	<ul style="list-style-type: none"> <li>No loss of benefits</li> </ul>	<ul style="list-style-type: none"> <li>Lack of self esteem or may be bored (though may be able to do other things e.g. college courses, day activities)</li> <li>May spend more because bored and to get social interaction</li> </ul>

Income Support is means-tested and only payable to people working less than 16 hours a week. Entitlement to Income Support will depend on how much they earn. There are other entitlements linked to Income Support, including free prescriptions, free glasses and free dental treatment which can be quite valuable depending on someone's personal circumstances.

People with a disability who are doing some work while receiving Income Support on the grounds of being incapable of full-time work are still only allowed to earn a limited amount without affecting their Income Support. If you are working less than 16 hours and if you want to keep an entitlement to Income Support, you will need someone to check that your earnings level is not too high.

If someone is working more than 16 hours a week, they should be able to claim Working Tax Credit. This is for people in low-paid jobs who work more than 16 hours a week.

If someone is in and out of work, or hours of work and wages vary from week to week, they may go in and out of entitlement to benefits.

*If someone is thinking about paid work, or increasing their hours, and wishes to retain entitlement to Income Support and Housing Benefit, make sure you get expert advice first. Make sure that it is clear who takes responsibility for reporting earnings to the relevant benefits offices, especially if they vary.*

## Minimum wage, tax, National Insurance

If someone is working for an employer, they should be receiving the minimum wage. This is £5.35 per hour if they are 21+ (2007). The hourly rates are less if a person is younger. If they earn more than £87 per week they will have to pay National Insurance. They may also have to pay income tax. Tax and National Insurance are usually deducted by the employer. Wages have to be declared for all means-tested benefits and for tax credits.

Some people with a learning difficulty do self-employed work. There are different rules for National Insurance and for paying income tax. This is the responsibility of the self-employed person.

If earnings go up and down, this will affect benefits (including Housing Benefit and Council Tax Benefit) and tax credits. However, you have to have a very large rise in income (over £25,000 increase) before it affects your tax credits for the current tax year.

*If someone is working, can they cope with their responsibilities for tax, National Insurance and benefits? If not, who is responsible for helping them manage all this?*



## SECTION 7

# Where to keep your money: cash, bank accounts, savings

A person who is living independently is likely to have an income of hundreds of pounds each month. To keep this safe, they will need some form of bank account, such as:

- >> a basic bank account
- >> a current bank account
- >> savings account
- >> post office Basic Bank account.

All have advantages and disadvantages, clearly explained in the Enable booklets (see below) and summarised here:



Account Type	Pay money in	Take cash out	Pay regular bills	Cheque book	Debit card	Overdraft
Basic account	YES	YES	YES	NO	NO	NO
Current account	YES	YES	YES	YES	YES	YES
Savings account	YES	YES	MAYBE	NO	NO	NO
PO Card	YES	YES	NO	NO	NO	NO

See bank websites for details of terms, charges and interest paid or charged on overdrafts.

### Choosing and opening bank accounts

Choosing the best account for someone will depend on their ability and how they want to use the account. There is a balance to be made:

- >> how easy it is to manage money
- >> the risk of losing cash or a card, and of having cash stolen
- >> the likelihood of someone going overdrawn (and incurring high bank charges)
- >> remember that it may be useful to have more than one account.

If someone doesn't have a debit card, they can't lose it but it will be more difficult to pay for things in shops. They will need to carry more cash or use a chequebook and cheque guarantee card. They will not be able to buy things on the internet or by phone. Unfortunately, a lot of shops are not taking cheques anymore.

A person with a learning difficulty has the same right as anyone else to open a bank or savings account. Even so, some people with a learning difficulty find it difficult to open an account. The Disability Discrimination Act requires banks to make "reasonable adjustments" so that disabled people can access banking services. But research by ARC in 2005/6 found lots of difficulties in opening accounts for people with a learning difficulty, even between different branches of the same bank or building society.

*If you are a carer, start by going to your own bank with your relative to open an account. Some family carers have joint accounts (for example: for benefits if they are the Appointee). If approaching your own bank doesn't work, sometimes a housing organisation or support provider can ask their bank to open accounts for the person they support.*

## Setting up finances: who does it?

The person you are supporting should always be involved in setting up their finances. If they need support with anything, fill in the table below to indicate who will take on that responsibility.

Account Type	Person	Support provider	Family carer	Other
Open bank account(s)	*			
Open savings account(s)	*			
Set up direct debits	*			
Set up standing orders	*			
Prepare draft budget (year1)	*			
Claim HB, IS, DLA	*			
Claim other benefits	*			
Manage direct payments	*			

### CASE STUDY

#### Two bank accounts

*Sue is appointee for Harry's benefits. Sue and Harry set up two accounts at the bank that Sue was already using. The benefits are paid into a joint account. Sue has set up direct debits for regular bills. The bank has been instructed to transfer a set amount each month into Harry's account for everyday spending. Harry also draws cash from this account. Sue keeps an eye on the two accounts and transfers money between them as needed.*

### Signatures, pin numbers, chip and pin and chip and signature cards: overcoming problems

You need to be able to write to fill out a cheque and sign it. When opening an account, the bank will ask for specimen signatures. If someone finds it difficult to write, there are ways around this:

- >> Use tricks to make it easier to sign, such as a shorter signature, and using a felt tip pen, a clipboard or a template (see AskMencap factsheet for more ideas, see section 11).

- >> Someone else can write out a cheque so the person only has to sign (this could be a staff or family member or the shop)
- >> Get a rubber signature stamp made (this is legal) by the bank or from a stationery shop – and keep it somewhere safe
- >> Have a joint account with a trusted person (such as a family carer) so that either person can sign.

Lots of people find it difficult to remember PIN (personal identification) numbers. If someone wants a card with their account, they can ask for a chip and signature card instead of chip and pin.



## CASE STUDY

### Help from an advocacy group

*Dawn is 45. She has been living in her own housing association rented bungalow for many years. She has support from a support provider, and no immediate family. Dawn has a good understanding of money and, after doing courses at her local college and being involved with the finances of her local People First group, she is very independent. When she first moved in, she had help to set up systems to manage her money, but now she runs the systems with very little help, using her laptop computer.*

*Dawn also knows enough about money management to know when she does need to seek help. She recently asked the accountant who helps her People First group for some advice on a financial issue, because things had gone wrong and she was overdrawn at the bank. She has now arranged with the bank to top up her main account from her savings account if she is going to go overdrawn.*

The two booklets from ENABLE ([www.enable.org.uk](http://www.enable.org.uk)) and the Mencap Factsheets ([askmencap.info](http://askmencap.info)) have lots of information on bank and savings accounts, see *Section 11*.

*Speakup self advocacy group* have produced a video about how to open a bank account: [www.speakup.org.uk](http://www.speakup.org.uk)

There is an interactive cash machine simulator on the *Money Matters to Me* website: [www.moneymatterstome.co.uk/Interactive-Workshops/ATM.htm](http://www.moneymatterstome.co.uk/Interactive-Workshops/ATM.htm)

The Chip and Pin website has information for people with disabilities: [www.chipandpin.co.uk/consumer/disabledusers.html](http://www.chipandpin.co.uk/consumer/disabledusers.html)

In some regional centres, there are model “shopping streets” with banks and shops, where people with learning disabilities (and others) can go to practise in a supportive environment and gain confidence.

### Family Resources and Discretionary Trusts

Families often help their grown up children financially. This can be just help and advice or direct financial assistance with, say, a deposit for a house. Parents will want to provide for people in a Will. Everyone has something to pass on to children but for someone with a learning difficulty, passing money to them may mean a loss of their benefits. Passing a property on to a disabled son or daughter may not be the best plan either. So why wait till you die before passing money on to your children? Increasing numbers of families are using Discretionary Trusts to hold money or property for the benefit of family members.

### A Discretionary Trust

A discretionary trust is the most flexible form of trust. Under a discretionary trust, benefits, assets or income are allocated at the trustees’ discretion to any one or more of several beneficiaries or class of beneficiaries e.g. disabled people. A “Letter of Wishes” is written to guide the Trustees. If a person with a learning difficulty is named as a potential beneficiary this will not in itself affect their benefits or local authority funding for care. The Trust can be set up in your lifetime or in the Will.

Good legal and tax advice is essential. There are different types of Trust for different purposes. National Mencap provide a list of local solicitors and they also do regular workshops. Contact their Wills and Trusts Department (*see section 11*).

## SECTION 8

# Managing money going out

### Budgeting

It is important to draw up a budget to help someone manage their money. The first year in independent living, a lot of this will be guesswork. After that, it will be easier as you will have more information to base the budget on.

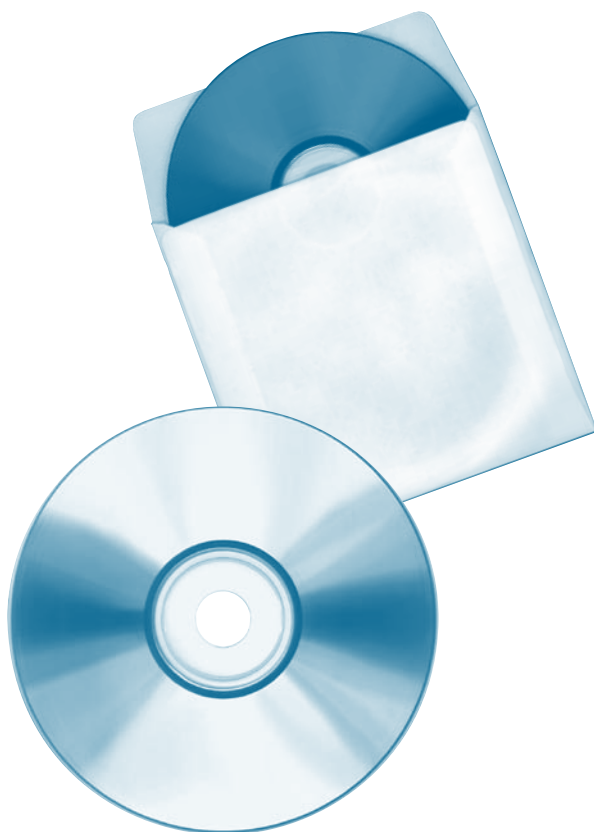
Some people do a weekly budget and some people do a monthly budget. It will probably be easier to keep records of day to day and cash spending on a weekly basis. Depending how income comes in, and which bills are paid, it may be easier to have a monthly budget for other items.

A typical budget for someone living independently will include the person's income (benefits, tax credits, wages) and their regular spending, to include:

- >> housing costs (rent, mortgage, Council Tax)
- >> fuel bills (gas, electricity)
- >> water bills
- >> food
- >> clothes
- >> essential household expenses e.g. cleaning materials, toilet paper
- >> essential personal expenses e.g. toiletries
- >> other personal expenses e.g. magazines, DVDs, pet food
- >> telecommunications (landline phone, mobile phone, internet)
- >> TV licence
- >> transport costs (buses, taxis, perhaps rail or airfares)
- >> cost of daytime activities (if charged for, such as day centre or employment project or college course)
- >> sport and leisure activities
- >> holidays
- >> allowance towards replacing household items e.g. bedlinen, furniture, domestic appliances.

There may be some trade-offs to make the budget balance. For example, someone who wants to spend a lot on magazines and DVDs may find they don't have enough left for holidays. This also links to attitudes towards money.

On the following pages there are two examples of budget estimates. The 2nd is based on Excel spreadsheets provided by United Response as part of the ARC Guide *My Money Matters*



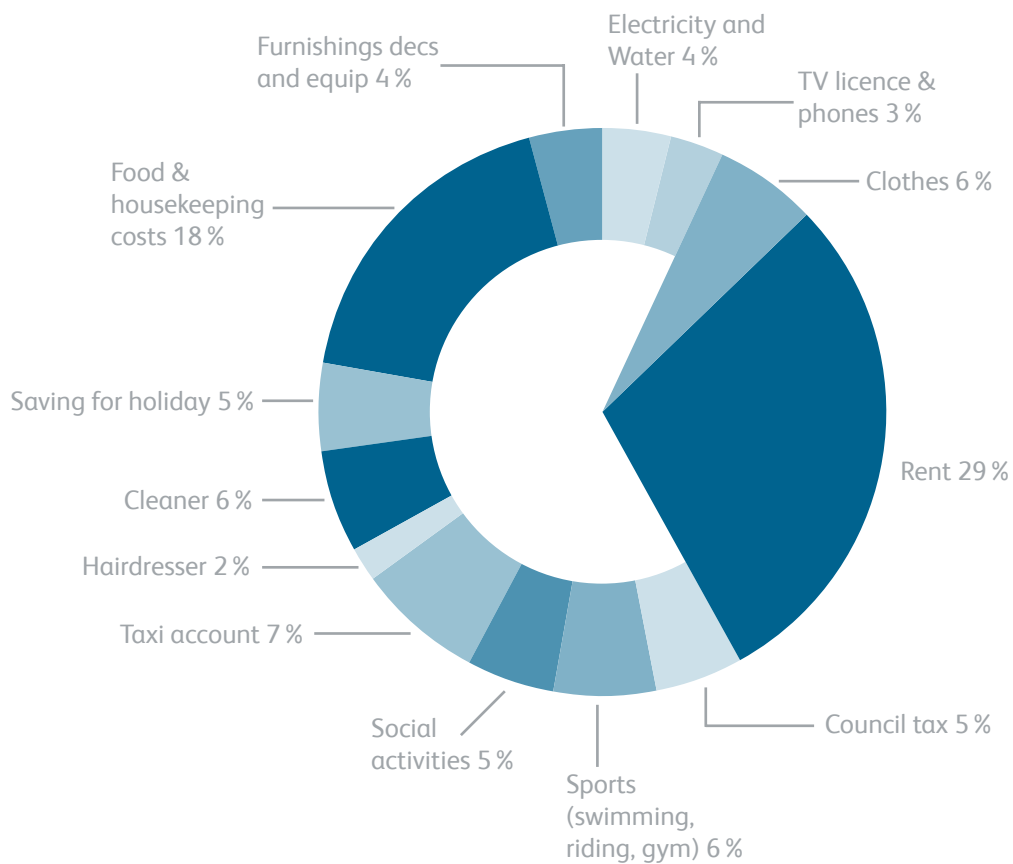
<b>Resident's Weekly Budget</b>	<b>Income</b>	<b>Exp</b>
<b>Rent</b> - from HB Basic rent: housing management, maintenance, internal decorations, voids, loan repayments		74.37
<b>Eligible service charge:</b> - from HB, communal areas - heat & light, cleaning, furniture and replacement, laundry equipment, payphone, TV, gardening, fire equip, window cleaning, water rates		17.62
<b>Total from HB</b>	<b>91.99</b>	<b>91.99</b>
Council Tax (exempt or covered by benefit)	0	0
Ineligible service charge: heat & light and water for own rooms, apportioned charge (40 %)		4.00
Personal Household: meals, personal TV and equipment, furniture replacement		50.00
Travel		30.00
Phone		5.00
Decorating & cleaning own room, personal laundry		10.00
Personal equipment, furniture, carpet, replacement		7.50
Sport & leisure: gym, swimming, badminton		15.00
Toiletries		5.00
Clothing		18.00
Holiday savings		7.50
Other personal expenses: books, stationery, CDs, entertainment		25.00
Additional daytime support, circle of support, volunteer expenses		10.00
Contribution to day activity costs		22.89
Savings		32.46
Income Support (inc Incapacity Benefit £98.45)	132.85	
DLA Mobility	45.00	
DLA Care	64.50	
<b>Total from resident's income</b>	<b>242.35</b>	<b>242.35</b>
<b>Day Activity – training, education, employment,</b>		
Work activity experience		31.98
Outdoor and independence skills		36.43
Workshop activity		14.22
College fees		20.00
Direct Payments	102.00	
From personal income	22.89	
<b>Total</b>	<b>124.89</b>	<b>124.89</b>
Care and support paid direct to provider	1,300.00	1,300.00
Local authority charge for care services	0	0
<b>Total</b>	<b>1,759.23</b>	<b>1,759.23</b>

## My Money (weekly figures)

Where I Get My Money	£ Received	% of Total
Income Support & SDA	129	47 %
DLA	54	19 %
Housing benefit	80	29 %
Council tax benefit	12	5 %
<b>TOTAL</b>	<b>275</b>	<b>100 %</b>

How I Spend My Money	£ Spent	% of Total
Rent	80	30 %
Food & housekeeping costs	50	19 %
Furnishings decoration and equipment	10	4 %
Electricity and Water	11	4 %
TV licence & phones	7	3 %
Clothes	15	6 %
Council tax	12	5 %
Sports (swimming, riding, gym)	15	6 %
Social activities	12	5 %
Taxi account	18	7 %
Hairdresser	5	2 %
Cleaner	17	6 %
Saving for holidays	12	5 %
<b>TOTAL</b>	<b>264</b>	<b>100 %</b>

## How I Spend My Money



## Checking My Money

All the Money I Got	£275
All the Money I Spent	£264
All the Money I Saved	£11

## Checking finances: who is going to do this? How often?

	Person	Support provider	Family carer	Other	How often?
Bank statements	*				Monthly
Savings account	*				Quarterly
Monitor budget (year 1)	*				Monthly or quarterly
Prepare annual budget	*				Once a year
Monitor HB	*				Monthly
Other benefits	*				Monthly

\* the person who is being helped should always be involved. If they need help with any of these things, fill in the table to indicate who will take on that responsibility

### Paying bills, keeping records

Most adults pay regular bills through their bank, using direct debits or standing orders. Not many people keep pots of cash any more.

For adults living independently, paying bills will depend on whether they are sharing or living on their own. See Section 9 following.

Most regular bills can be paid by a fixed amount each month (e.g. phone, fuel bills, water charges, TV licence). Where the bill varies (e.g. fuel, water) there is an estimate and each year this is checked against actual consumption.

Set up a simple filing system for bills. The Money Plan will set out how bills should be paid, with the agreement of the person with a learning difficulty.

*Make sure someone is responsible for monitoring regular payments, estimates and meter readings. If something is under-charged it can mean a large bill at the end of the year. If something is over-charged, you are lending the company money and not getting any interest!*

### Managing cash

Someone living on their own needs to have enough cash available for everyday expenses, and some for unexpected events, but not too much that could be lost or stolen. You need a system to support them to go to the bank and draw cash as needed. It can be useful to have a cash box, kept somewhere safe. Then they only need to take out with them enough money for that day.

*Family carers should ask the support provider what are their policies and procedures for handling cash.*

Some people will also need help to make sure they have cash available in the right combination of notes and coins. It's the same for us on holiday with foreign currency. For someone who isn't familiar with coins, or good at adding and subtracting, it is easy to end up with too much change. If someone ends up with a purse full of 1p and 5p coins, or no change at all and only £20 notes, it will be hard for them to go shopping or pay a bus fare.

Saving all the small coins (1p, 5p) and putting them in jars at the end of the day keeps the purse clear and is a good way to save small amounts.

*Why not think of ways to minimise the need for paying for things with cash? There are lots of ways to do this, for example:*

- >> A monthly account for taxi bills
- >> Buying vouchers for the hairdresser
- >> An annual subscription for the gym.

*Support providers should have their own systems in place to record cash and protect both the people they are working with and their staff. But remember that the support is being provided to someone in their own home, so it should be no more formal or complicated than is needed. This will vary according to the abilities and support needs of the person. There may need to be more complex procedures in shared housing. (See next Section.)*

### Spending enough

Some people spend too much (see next Section) and get into debt. Other people don't spend enough to keep themselves happy and healthy. Money should enable someone to lead a fulfilling life. This also links to someone's attitude to money.

If too much money builds up in someone's account, it could affect their benefits in future. Some people may need encouragement to spend money. This could be in different ways:

- >> to build friendships by doing activities with friends;
- >> to make life easier, for example - paying for a cleaner, buying a dishwasher or using an ironing service;
- >> to eat more healthily by spending money on better quality food, instead of always buying the cheapest;
- >> to have more fun, by going on holiday or on outings.

## CASE STUDY

### Shopping stresses

*Tom is diagnosed as having learning difficulties and autism. He finds noise, crowds and uncertainty very trying. Shopping for Tom can be either the most fun or most frustrating part of money management. The excitement of anticipation, getting the right colour, or the right size, the book that was there last week that has been sold.*

*There are the crowds, the yelling toddlers, the pushchairs, the checkout queues, the stressed shop assistant who asks for the money when Tom hasn't got the right change. The opportunities for misunderstanding, disappointment, accident and stress can make a lethal mix in an uncertain and difficult environment.*

*The benefits of choice have a darker side. Tom worries about choosing the wrong thing, not having the money, forgetting the change, leaving the bag on the counter.*

*Shopping could be considered beyond the scope of a guide on money management. Or it could be seen as quite central to our whole approach to money, risk, worries, skills, good sense or lack of it and the need for help in managing and not getting too cross with it.*

*An excellent piece of advice from the BILD guide Financial Decision Making is to do two things, help and train people for making decisions and reduce the stress of the situation.*



## SECTION 9

# Sharing a house with others

There are different ways that someone with a learning difficulty may be living with other people:

- >> as a couple
- >> as two or three people sharing a flat or house, with visiting support staff
- >> living in a house with a number of people and visiting or live-in support staff.

### They will need to think about:

- >> *Are they going to live as a household with a household kitty?*
- >> *How much will everybody have to put in each week?*
- >> *How will the money and spending be agreed and managed?*
- >> *In whose names are the bills going to be in?*
- >> *How is staff food paid for?*

Managing money will be different, and perhaps more complicated, than for someone living on their own. If people are sharing a house or flat, they will need support to keep their money safe, probably in their own room. While we can't go into all the variations here, it is important that everyone is clear about arrangements for things like:

- >> a kitty for housekeeping
- >> sharing household costs such as the TV licence, fuel bills, water charges
- >> sharing costs for repairs and decorations
- >> paying for things that one person has damaged or broken
- >> sharing individual costs fairly such as phone bills or transport costs
- >> arrangements for sharing costs and perhaps repaying money, when someone leaves or is away for a period
- >> how to contribute to replacement costs for equipment and furniture.

### The budget for the household kitty

The service manager can suggest the figures to begin with -e.g.

*£45 per week per tenant for food and general housekeeping.*

*£150 per year for the household for small replacements and other small communal items.*

Gas and electric should be apportioned between communal heat and light, a service cost eligible for Housing Benefit, and personal, which comes out of the resident's own income.

There are other **shared costs** such as communal furniture, equipment and decorations which are best organised communally.

A communal **kitty** can be used for costs which are pooled and managed together. The arrangements for what goes in the kitty and how decisions are made about spending, need to be made clear to everyone. This is sometimes done in House Rules of some kind or they could be part of our *Money Plan*.

(See also our example in the previous **Section 8**)

**Personal items** e.g. clothes, books, sport and leisure, personal belongings and expenses are an individual's responsibility.

## What does the kitty look like ?

Rather than making all the payments in cash, the tenants' payment for the kitty can go into a House Bank Account which is managed by staff to provide cash for shopping or payment of bills. How much is included from the following depends on how communal or individual you want to be. The size of the kitty depends on how many of the following are included.

**Food and housekeeping** expenses are usually done through the kitty.

**Gas and electric and water** might be in the kitty or the landlord can pay the bills and recharge residents apportioning costs between eligible (for Housing Benefit) and ineligible service costs (paid by the resident).

**TV (and broadband)** is probably simplest done communally.

Additional licences are needed for tenancies of individual accommodation. In shared housing for 4 or more people it is still possible to get a concessionary licence for people with disabilities.

Contact [www.tvlicensing.co.uk/information/residential.jsp](http://www.tvlicensing.co.uk/information/residential.jsp) which also gives a phone number for advice.

**Phone** will usually cost about £12-25 per month and could either be paid from the kitty or divided up and paid according to use. Installing a payphone is an awkward possibility for individual payment, using mobile is a more expensive one.

### **Renewal and replacement of furniture and equipment.**

This is the tenant's responsibility for their own rooms. In communal areas furniture and fitted equipment may be part of the rent service charge - if it is not then it could be from the household kitty.

**Internal decoration costs** are again split between communal and personal, with the cost falling to the landlord or tenant accordingly.

**Insurances** for the house, structure and fittings is the landlord's cost which forms part of the rent. It may also cover communal furnishings but not personal furniture and possessions. Some housing associations offer contents insurance recharged to residents or they can refer you to an insurance company.

**Transport** – People could use their own money for fares and public transport. Or the support provider can arrange taxis or charging by the mile for use of a shared car.

**Staff expenses** – If there are any staff costs relating to the house, these need to be budgeted as a chargeable contribution to the kitty.

**Cleaning and Laundry** – will the tenants be supported to do washing and cleaning or will money need to be put in the kitty for a cleaner and sending washing to the laundry ?

**Holidays** could come out of the kitty if it's a group outing.

*The form of tenancy or ownership is important. For example, with a private landlord there will be a deposit to be reclaimed at the end of the tenancy. You need to think about how things like this will be dealt with at the outset, not at the end when two people are arguing about who broke the sofa. You need to know what's included in the rent and eligible for housing benefit.*

ARC's My Money Matters has examples and information for support providers, and this also gives family carers an idea about what is needed. It is useful too in thinking about accountability and audit.

## SECTION 10

# The Big Issues

### Frequently asked questions

#### *Will we ever understand all this stuff? – No.*

It's miserably complicated. Phone a friend. You need friends who know bits of it all: someone on benefits, social service funding, housing, tax, etc. Who can help? Other families who are one step ahead of you will have learnt the hard way. Local and national Mencap, local CAB on benefits, and other voluntary groups can help and so can service and housing providers. You may find a friend in the local authority. **See Section 1.**

#### *Is it nice and user friendly? – No*

We are not working with a financial system but a collection of loose parts. For all the lip service paid to making services accessible to people with disabilities the DLA forms, HB claims, Income Support forms, local authority rules and guidance is often difficult or impenetrable. There may be a user friendly guide but usually this will not give you the level of detail you need for success. Get a helper. **See Section 1 & 11**

#### *How much help do people with learning difficulties need with managing money? – Lots*

As well as the comments above we have also looked at the options for people like yourselves who are supporting the individual: family members, support workers, advocates, agencies or brokers who may help with direct payments and individual budgets. The Mental Capacity Act 2005 provides a good structure for acting in someone's best interest. **See Section 1,7,8**

#### *Can we plan for security? – Yes but not easily.*

The future is never risk free. Support packages and benefits awards can unravel. Costs go up, the grants may not keep pace. Rules may change. All you can do is keep an eye on things and try and keep ahead of the game. Using a Trust for savings provides some insurance for the future and choosing housing and support solutions (and providers) which are durable. **See Section 5**

#### *How do we get social services' help with care and support – With difficulty.*

When budgets are tight for local authorities they have to control expenditure and the easiest solution for them (as well as making savings) is to limit the number of new cases taken on. It becomes difficult to get a care assessment and eligibility criteria are limited. Moves may be driven by crisis rather than by planning. Looking on the bright side, once a care package is set up it is unlikely to be taken away. **See Section 5**

#### *What about direct payments or individual budgets – It depends.*

It can mean more work, with risks as well as responsibilities transferred to the customer. The positives are more choice, control and potential efficiency. It remains to be seen whether these will provide a workable secure system for the future. There is a snag with VAT to pay on chargeable services which you can't recover but the local authority could if they were paying the bill.

**See Section 5**

#### *What is tenure and does it matter? Tenure is the name for how you hold your property e.g. owning, renting or lodging. Yes, it does matter.*

The key differences are between registered care homes, renting (type of landlord and lease), and ownership. It affects how much responsibility someone takes on and it affects your security and finances e.g. Housing Benefit.

**See Section 3.**

#### *Can the person I'm supporting own their own house?*

- Yes.

But do they want that responsibility? Shared ownership provides a partner (usually a housing association) to help with the housing. An increasingly popular move is for a family to use a Discretionary Trust to hold a property and rent to the resident(s). **See Section 3.**

#### *In a shared house which costs are personal or pooled? Depends.*

Some costs are more obviously individual and others suit communal arrangements. The answer depends on the type of occupation and what suits everyone best. **See Section 9**

#### *Do we need to make the most of state benefits?*

Probably.

Most people eligible for social service funding will also be likely to depend on benefits as their main source of income. **See Section 6**

#### *Can the person I'm supporting earn enough to manage without Income Support?*

The difficulty with working is that although it's what most people would like to do, you have to make sure they are going to have enough money to live on if they work more than 16 hours a week. Beware the poverty traps and consult an expert. Working may not make them better off. **See Section 6**

### **Can they save for the future without losing means tested benefits or being charged for the cost of services?**

Up to £6,000 in savings is ignored, £6,000 to £16,000 means reduced Income Support and over £16,000 no IS or HB. **See Section 6**

### **What's the best way for families to help with money? There are all sorts of ways.**

However, while support with setting up and managing finances is always going to be welcome, in the end families need to hand over their jobs to someone else: support workers, advocates, an organisation or agency. A Discretionary Trust is a way for a family to provide some money for extras or to hold property or money to buy a property. **See sections 7 & 8**

### **Things will go wrong.**

No matter how well things are set up, you can run into difficulties. Budgets are only guides. Things will go wrong.

We all make mistakes with money. Sometimes we buy things we don't need. But some people with a learning difficulty will be especially vulnerable to financial abuse. This could happen because of their personality, or linked to their disability. Problems can include:

- >> obsessional behaviour (for example wanting to collect things, enjoying unwrapping things that are new and clean)
- >> spending too much money on other people (for example buying lots of presents, or food and drinks, for friends or support staff)
- >> giving or lending money to people who ask (for example friends, support staff, charities, beggars)
- >> buying things they don't need because they feel sorry for the person selling them (for example door-to-door sales people)
- >> buying things they don't need from catalogues by mail-order or through the internet because they like receiving parcels through the post.

### **Spending too much, getting into debt**

One of the hardest things to deal with is debt. If someone is living independently and is free to make their own choices, they may not always choose wisely. Under the Mental Capacity Act (see Section 1 above), if you are helping someone to decide things, you have to act in their best interests.

Our world is full of encouragement to get into debt. Offers for new credit cards arrive through the post. Every time you buy something in a shop, they try to encourage you to take out a store card (with an interest rate of 25 % or 30 % per year). There are scams like phone calls telling you that you have won something and must send money. Adverts tell you how much you will "save" by buying something – whereas you will save even more by not buying it!

Nobody can be totally protected against debt. But there are steps you can take:

- >> Work together – the person concerned, family carers, support staff, others
- >> Set up realistic and effective systems for budgeting and monitoring
- >> Include fun things in the budget – it's easier to stick to a budget if you know that you will be able to afford the holiday or the new TV that you want
- >> Find out what help is available to increase everyone's understanding of finance and money management, including support staff: there may be useful courses (see below)
- >> Make sure the person has plenty going on in their life – boredom often leads to becoming a "shopaholic" – if they are at college or have a voluntary or paid job, they have less opportunity to go out and spend money!
- >> If someone starts to get into debt, get help quickly.

### **Planning for security**

As for everyone, the future is an uncertain place. Young people moving to their own home for the first time may find it has its ups and downs. It's financially complicated getting:

- >> the money for support services,
- >> benefits approved, and
- >> the right place to live.

The help of housing and support providers will be vital. It can be quite hard work but there are a number of positives for the future.

Things may go wrong, but social services should not suddenly withdraw support. They may want to make savings but can't suddenly cancel arrangements without exposing themselves to legal action. Any provider with a reasonable balance sheet is not going to suddenly collapse.

So many families say *What will happen after we're gone?* But if sons and daughters have already moved on it may not be such a fearful question.

If someone has moved to their own home, there are a number of key points about planning for security:

- >> If financial systems are in place in 'The Money Plan' it's a matter of keeping an eye on costs and spending.
- >> Dependence on parents needs to gradually reduce and others should be used to take on some of the work parents have done. Support providers or other advocates, brothers or sisters, a circle of support or advocacy service are an alternative source.
- >> Set up a Trust with some of the Trustees nearer the person's own age. A Trust can provide for little extras or future contingencies – enough for a 'buy to let house' might be handy.
- >> The Trust can pay for work Trustees might do as financial advisors or helpers.
- >> If you haven't, **make a Will**. It needs to fit with any Trust that is already or, will be, set up.

## TOP TIPS

Pay attention to detail, don't leave anything to chance - no loose ends, no cut corners, get it all pinned down. Be businesslike.

If you are handling direct payments or an individual budget you may be running a business – and a business that cannot afford to fail.

It always helps if you can choose the time to make difficult decisions - time to get advice, time to consult, time to sleep on it.

Better decision making may not mean taking over responsibility for a decision but helping someone towards their own decision and minimising the stress or anxiety of its circumstances.

Many decisions are a matter of routine, we do best by learning good routines. Big and difficult decisions are quite rare. You may have to toss a coin.

A person may need help to make their views known, for example - help with writing a letter. When acting in someone's best interest for a decision, family members often (but not always) know the person's wishes well.

Where money management is more difficult, find friends and helpers, people you can check things with and get advice.

The best friends can be of all sorts: other families; professionals; those working in services; GP; Psychiatrist; Housing Advice Worker; Care Manager; gym instructor; the man behind the counter in the Post Office or Bank; the assistant in the second hand book shop; local councillor and MP; people in your local Mencap.

Legal advice of various kinds may be needed. There are experts on Wills and Trusts, on eviction notices, on care assessments, on matters of local and central government procedure.

Unreliable components are the national and local government agencies. They do lose letters, make wrong decisions, occasionally talk rubbish and issue guidance that is sometimes more picturesque than practical.

Accidents can happen. Risk analysis asks what could possibly go wrong and tries to plan for the possibilities. It's like an insurance policy.

In money matters (as in other areas in the life of a vulnerable person) there will be people who are not 100% reliable, well meaning, or competent. Without being ungracious be prepared for the worst. This suggests the importance of financial monitoring and supervision. Although it sounds bureaucratic there needs to be an audit function.

Keep notes, keep good records, keep the certifications, the correspondence, any evidence that may be required in the future.

Try not to get cross. When you get a letter out of the blue saying funding will be withdrawn, a benefit is not available, a reapplication is necessary, you have not completed Part H 2 on P 23, the person who is dealing with this is off sick.....you want to scream and shout but calm and resolve is necessary. This is not easy to do.

Officials do worry about being caught out for carrying out their duties improperly. You do have recourse to complaints procedures, various Ombudsmen and the law. A letter of complaint signed by the person concerned themselves may help.

## SECTION 11

# Information Listings

### Other Money Guides

**Enable** Scotland in 2006 (in partnership with Mencap) produced a guide on managing money for people moving into or living in their own housing. If you want a short introduction to the basic principles:

- >> **Supporting Someone To Manage Money:** a guide for carers (ENABLE Scotland: [www.enable.org.uk](http://www.enable.org.uk))
- >> and its companion booklet for people with a learning difficulty: **Being In Control Of Your Money.**

These are clear booklets with pictures and examples, produced by Enable Scotland in 2006 in partnership with Mencap, covering England and Wales as well as Scotland.

### Mencap

[www.mencap.org.uk](http://www.mencap.org.uk); tel no: 0207 454 0454

The **askmencap** website is good if you want information on specific topics. The Factsheets are listed in [www.askmencap.info](http://www.askmencap.info)

A Guide to Benefits

An introduction to health insurance

An introduction to life insurance

An introduction to motor insurance

Bank account factsheet

Benefits - Reviews and Appeals

Charges for children's services

Chip and PIN: The new way to pay

Community Care charging

Consent and decision-making: Financial matters for people with a learning difficulty aged 18 or over

Council Tax and Council Tax Benefit

Direct Payments

Disability Legislation: You and Your Bank - Information for personal customers about their rights

Housing Benefit

Incapacity Benefit

Income Support

Independent Living Fund

Opening a bank account

Pension Credit

Signing your name: How to overcome difficulties

### ARC

If you want more detail about what support organisations can do, *My Money Matters* was written in 2006 by **ARC** (the Association for Real Change) to help them improve how they help people with managing money. It's helpful for family carers to know what support staff should be doing, and what they can't do.

You could order a copy from ARC or ask the support provider if they have a copy of *My Money Matters*, and it is also available on a CD. It includes:

*My Money Matters*: an easy guide for people who want to know more (for people with a learning difficulty, also useful for family carers);

*How Safe is My Money?* Questions for people with a learning difficulty (for organisations or family carers to use to discuss money management);

*Guidance On Best Practice* in handling the money of people with a learning difficulty; and Procedures for organisations providing support and care.

### Disability and benefits

**DIAL UK** has details of 150 local Disability Information and Advice Centres: [www.dialuk.org.uk](http://www.dialuk.org.uk) or tel. 01302 310123. Local DIALs are independent disability advice centres run by and for disabled people of all ages. They provide information and advice to disabled people and those working with them, on subjects including housing, community care and independent living. Local DIALs vary in their opening times and level of advice, depending on their resources and staff.

Contact the **Citizens Advice Bureau Service** for details of your local CAB. General information and advice can be found at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

**Department of Work and Pensions** [www.dwp.gov.uk](http://www.dwp.gov.uk)

**Disability Alliance** [www.disabilityalliance.org](http://www.disabilityalliance.org) publish the Disability Rights Handbook. There are several online benefits calculators e.g. [www.entitledto.co.uk](http://www.entitledto.co.uk)

## **Mental Capacity Act**

The government has produced some very good guidance on this. For guides for family carers and others go to:  
[www.dca.gov.uk](http://www.dca.gov.uk) ;  
[www.dca.gov.uk/legal-policy/mental-capacity/guidance](http://www.dca.gov.uk/legal-policy/mental-capacity/guidance)

There is detailed Guidance for professionals, practitioners and families in draft for publication by BILD: I Suto, I Clare and A Holland (in draft) *Financial Decision-Making: Guidance for Supporting Financial Decision-making by People with Learning Disabilities*

## **Housing Options Factsheets and Quick Briefs**

To find out more about opportunities to live independently, have a look at the Housing Options website [www.housingoptions.org.uk](http://www.housingoptions.org.uk) or call the free helpline 0845 4561497

**Dimensions**

9 - 10 Commerce Park  
Brunel Road, Theale RG7 4AB

Tel: 0118 929 7900

Email: [info@dimensions.uk.org](mailto:info@dimensions.uk.org)

[www.dimensions.uk.org](http://www.dimensions.uk.org)

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