Direct payments for social care: options for managing the cash

How local authorities and financial institutions can make managing the finances easier for older people
To influence the way that payment services support the implementation of the Government’s personalisation policy in adult social care, so that they meet the needs of older people

To share knowledge and experience that enable those delivering direct payments to access the best available payment solutions

Local Government, banks, building societies, credit unions, payment service providers, and direct payment support services and advisers

Direct payments for social care: options for managing the cash. How local authorities and financial institutions can make managing the finances easier for older people

June 2013

This document:
• provides an introduction to personalisation, personal budgets and direct payments
• outlines the different payment systems used to deliver personal budgets and direct payments
• highlights the payment and auditing functions essential to deliver direct payments
• draws attention to the barriers older people commonly face to independent use of payments
• shares lessons from practice
• suggests possible improvements and solutions

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Age UK would like to thank the local Age UKs that have contributed to the content of this report
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**Introduction**

The Government is committed to the principle of ‘personalised’ services. Personalisation, as it is known, is already used widely in social care and the Coalition Government has expressed its on-going support for development of personalised approaches and services. The objective of personalisation is to tailor care and support to an individual’s particular needs and preferences. Personalisation is a broad concept and, when first introduced, advice and guidance was issued to local authorities indicating how it should be delivered. This guidance emphasised the importance of universal information and advice services, care and support planning, making brokerage and advocacy support available as well as delivering services in a different way through offering cash payment rather than commissioned services.

Local authorities are now in the process of transforming their delivery of all of these essential elements of care and support. The element of delivery which has attracted the most attention (perhaps because it was accompanied by a take-up target for local authorities), is that of personal budgets and direct payments and for some people personalisation is now closely associated with individuals receiving cash to purchase their own support. Personal budgets in general and direct payments in particular, are just one of the mechanisms for achieving the best outcomes for individuals within a person centred approach.

Holders of personal budgets are offered a range of choices as to how they receive the funding attached to their personal budget, including taking it as a direct payment. The focus of this report is those older people who choose to take their funding as direct payments and, broadly speaking, control the funds themselves. The report deals with a small, but important, aspect of personalisation – how people receive, manage and spend the money.

We consider the realities for older people of managing their direct payments and how the process could be made easier and more responsive to their needs. We look at the ‘traditional’ method of managing direct payments, via bank accounts, and at newer methods using prepaid cards.

Most of the problems described in this report are not new, rather they are the day to day difficulties which many older people experience in managing their money and paying for things. Solving some of the problems highlighted here would solve on-going difficulties older people have in relation to services from financial institutions. Older people are generally good at managing their money but can be defeated by practical obstacles – the system must work with them, not against them. Personalisation has the potential to make a really positive impact on the lives of older people. These benefits should not be undermined by obstacles in managing the money, or by pressurising older people to accept direct payments if they would prefer the money to be managed in some other way.

This report has a dual function:

- it provides an introduction to the Government’s personalisation policy in adult social care focusing on aspects relevant to banks and other payment service providers; and,

- it provides an overview of some of the payment methods available to deliver personalisation, focusing on the options available to local authorities commissioning payments and other services to help recipients manage their money.
The report draws attention to the barriers older people commonly face in independent use of payments, shares lessons from practice and suggests possible improvements and solutions. It is not intended to be comprehensive, but rather to enable further, more effective dialogue between the payment service providers and those involved in delivering and using direct payments. The report was prepared by an informal literature review of key aspects of personalisation, a review of recent lessons learnt on how older people use payment systems and examples of different solutions employed by selected local Age UKs and support services. These were analysed to develop some suggested best practice, drawn both from existing personalisation solutions and practice developed in other work on payments services.

2.1 Summary

1. Older people face barriers accessing mainstream payment methods. The increased demand for direct payments accounts caused by the Government’s targets to increase take up could help drive solutions for all older people, not just direct payment recipients.

Many older people receiving direct payments are living with disabilities which can make operating traditional payments systems more challenging. In order to support the aim of personalisation as an approach which gives the individual receiving care and support choice and control, payments systems need to be inclusively designed. To date, the financial services industry has not paid sufficient attention to inclusive design. For example, Chip and PIN card technology has generally been considered a success, however the requirement to remember and type in a PIN can act as a barrier to independent use of payments. There are some signs of improvement, for example in the payments Council’s recent research on how older people and those with disabilities use payment systems. The increase in demand for accessible banking from users of direct payments could act as an incentive for more inclusive services.

2. There is some excellent practice and potential solutions available, but these are not always shared and so availability across the country is variable.

Some local authorities have commissioned prepaid cards which offer significant benefits to both authorities and users, while others have developed innovative relationships with local credit unions. Similarly, payment systems providers have already developed solutions which could help older people overcome the barriers they currently face. Second cards and emergency cash codes are already in use in some situations but could be more widely available. More support is needed to help local authorities commission the best available services for their clients.

3. There is a need for more accessible information about the different payment systems available and how they work for direct payment recipients.

Information and advice on money management is available, but may not be joined-up with direct payments teams in local authorities. Local authorities may be able to improve the delivery of direct payments by connecting users to existing sources of support.
4. Solutions often rely on internet access, yet many older people have either never used or do not have easy access to the internet.

Classes and support designed specifically to help older people get the best out of the internet may be available locally and could make it easier for users to manage direct payments. Support workers should not make assumptions about older clients’ internet use, or about their willingness and ability to learn. Instead, workers should consider whether older clients could start to use some of the benefits of the internet, perhaps whilst retaining some other options as a safety net. For example, many bank accounts offer online, branch and telephone access, so an older user could try using online banking for viewing statements regularly, whilst keeping the ability to make payments in branch or over the phone. However for this to work widely the design of online banking systems needs to be improved, for example, by ensuring security systems and procedures which are accessible to older consumers.

Personalisation can provide the best possible care and support needed for the individual and increase independence

When Helen’s arthritis and angina got worse, her daughter requested a social care needs assessment. She was found to need regular care at home to help with housework and personal care.¹

‘I’ve always prided myself on being independent and managing on my own, but when my health problems got worse I realised I needed help to stay living at home. After my assessment, the council arranged for a care worker to come round every morning to help me get up, washed, and dressed, and do a bit of cleaning.

This helped me a great deal, but I wished my care worker didn’t come so early every day – I could never have a lie-in. And having a different carer every day wasn’t ideal either.

I talked to my social worker and she explained about personal budgets. My daughter and I read up on it and I decided to go for a personal budget in the form of direct payments. I use them to employ a personal assistant, who really understands my needs and fits in well with me. I interviewed a few people before I chose her. She comes a bit later on Fridays so I can sleep in, and takes me to my local café for breakfast once a week.

The paperwork for direct payments sounded daunting, especially as my rheumatoid arthritis makes it difficult to write, but my daughter helps me fill in forms and I can file them myself. It isn’t hard to manage, and I know that my council has a direct payments support service to help me should I need more help.’
3 Overview of personalisation and direct payments

This section introduces the Government’s personalisation policy. It summarises key terminology and describes the aims of personalisation, the legislative background and some of the ways that personalisation can be delivered. It also looks at some of the main requirements which will be placed on a user of direct payments.
Key terminology

**Social care needs** include care and support to enable an individual to manage their everyday lives and retain their independence. For example, this could be help getting up in the morning or with cleaning and shopping, or opportunities for social interaction to improve quality of life.

**A support plan** is agreed between the individual and their local authority. It sets out how the person wants to lead their life and how the support needed to achieve this will be delivered. The support plan should be reviewed regularly and a more urgent review should be triggered if the person’s needs change significantly.

The **personal budget** sets out how much the individual will be given by the local authority to spend on services, support and activities to achieve the outcomes in the agreed support plan. Initially an ‘indicative budget’ is agreed, but this must be sufficient to meet assessed and eligible needs: it may need to be changed if it proves inadequate. The personal budget can be delivered as a ‘direct payment’ or can be managed by the local authority.

**Direct payments** are personal budgets paid directly to an individual service user, for them to spend on the support agreed in the support plan. In this context the term ‘direct payments’ has a different and specific meaning and does not include any other payments made directly into an account (e.g. DWP benefit payments may sometimes also be referred to as ‘direct payments’ by some financial institutions). In this report direct payments refers only to money paid directly to an individual service user to deliver a personal budget.

A **direct payment agreement** is a contract signed between the recipient and local authority setting out the terms on which direct payments are made.
3.1 The ‘personalisation agenda’

‘Personalisation means thinking about care and support services in an entirely different way. This means starting with the person as an individual with strengths, preferences and aspirations and putting them at the centre of the process of identifying their needs and making choices about how and when they are supported to live their lives. …Personalisation is about giving people much more choice and control over their lives.’

The objective of personalisation is to tailor care and support to an individual’s particular needs and preferences. For people whose care and support is funded by the local authority, one way of achieving this is through personal budgets.

This approach is about much more than just money. It means changing practice so that person-centred principles are used at every stage in the process of arranging care and support, including for those people who are not eligible for local authority care services. Mechanisms for delivery have been developed to support this agenda, including the use of personal budgets and direct payments. So much attention is focused on these mechanisms that they can become almost synonymous with personalisation, however this refers to a much broader agenda. Personalisation is about giving people choice and control: control over the resources available and choice about how support is provided. This is commonly referred to as ‘self-directed support.’

Section 3.3 sets out the different ways in which personal budgets can be delivered. This report focuses on personal budgets delivered as direct payments, when an individual has the money agreed in their support plan paid directly to them and they manage that money and purchase services themselves. Other options allow individuals to nominate others to manage payments on their behalf, or to request that the local authority continue to manage the money, in accordance with the support plan.

Direct payments are often presented as offering the greatest degree of choice and control, because the money is controlled directly by the individual. A range of factors influence the extent to which direct payments do increase the real control experienced by an individual receiving them. Research has identified a number of barriers to the use of direct payments, including awareness, availability of information and advice and the attitudes and practice of care professionals. This report focuses on some of the most basic issues – how easy is it for users to receive, manage and make payments? Age UK hears from older people who cannot make basic payment transactions or who struggle to keep track of their money because of banking systems that exclude them. These problems must be addressed for direct payments to work for people in later life.

Section 5 of this report looks at the barriers and suggests solutions based on lessons from practice and analysis of existing work on payments.
### 3.2 Personal budgets can be spent on services and equipment agreed in a support plan

A personal budget holder can decide how they want to spend their money, as long as their agreed needs are met and the local authority has signed off their plans. For example, they may spend it on paying someone to take them to the shops, or to make meals for them, or on transport to a leisure centre. More details on what can be included in a support plan can be found in the Department of Health Guidance on direct payments and is accessible at: webarchive.nationalarchives.gov.uk/+/www.dh.gov.uk/en/SocialCare/Socialcarereform/Personalisation/Directpayments/DH_076522

The money is often spent on services such as personal care and can also be used to buy equipment such as aids to help them manage at home. People are also encouraged to spend their budgets creatively, for example, choosing to go out for lunch at a local café where they can get a reasonably priced meal and meet friends.

Research suggests that older people tend to spend their money on ‘traditional’ care services, i.e. home helps, day centres, personal carers, and transport, as opposed to leisure, education or holidays. The use of home help increases substantially among older groups when they move to personal budgets, but further research is required to understand whether this is because of older people’s preferences or if it is driven by the way budgets are delivered or the amounts available.

Personal budgets can also be used to pay for one off items, such as equipment to make it easier for someone to live at home, if this is agreed in a support plan.

At present personal budgets cannot be used to pay for long term residential care, although this is under review.

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**Personalisation can benefit both the individual and their carer**

Daughter of 86 year old with Parkinson’s

‘Seven years ago I came back to live with my mum and dad because my mum was getting worse with Parkinson’s disease and she needed some help. I had a full-time job, which I still have, so I needed care to help me. Having direct payments has enabled me to have a holiday, which I hadn’t had for five years, when I had to put her in a home. And when she came out she wasn’t well. So since then I haven’t wanted to put her in a home and so I’ve not gone away. The direct payments have enabled me to pay for carers to stay overnight and take care of her and they have been wonderful with her. When I came back she was as healthy as she was before I went away.’

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**In England, 527,000 people had a personal budget at the end of March 2013.**

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In *Direct payments for social care: options for managing the cash*, June 2013.
3.3 Different types of personal budget

People can receive personal budgets in a number of ways.

- **Direct payments** to an account or payment card held and managed directly by the individual (or by a ‘suitable person’ who can be a family member although they can’t pay themselves for doing it). With the increased control comes increased responsibilities and administration. Depending on the services involved, the recipient may need to deal with employee payroll issues and will need to be able to account for the way payments have been used so that the local authority can see that they have been spent on services agreed in the support plan.

- **An account managed by the local authority** in line with the individual’s wishes, also known as a ‘virtual budget’ or ‘managed budget’.

- **An account held by a third party and managed in line with the preferences of the individual**, for example held by a service provider in the form of an individual service fund (ISF). The service directly delivered by the provider has to be paid for out of the personal budget, but the budget can also be used to purchase other services and activities that the individual wants. This can be an attractive option as the service user can control how funds are spent without having the responsibility for employee payroll and banking activities.

- **An account managed by a carer, friend or relative in the form of a user controlled trust.** Trustees have certain legal responsibilities based on trust law.

- **A mixture of the above**, for example receiving a direct payment to cover the costs of activities outside the home, but an ISF to cover the costs of care at home.

No-one can be forced to accept the direct payment option of managing their personal budget.⁹
3.4 Support in setting up and managing direct payments

Each local authority is responsible for providing support in setting up personal budgets and direct payments. Research shows that support services are crucial in enabling older people to use direct payments.\textsuperscript{10}

Support brokerage ‘involves the assistance that people need to work out what their choices will be, and the support required to make it happen.’ (Department of Health). Not everyone receiving direct payments will receive a brokerage service or an on-going support service if, for example, they are in a position to manage everything themselves or they have family or friends who can provide support.

Some local authorities have extensive information online, including the forms which have to be filled in to record how the money is spent.\textsuperscript{11} Others put practically nothing online. The quality of the information also varies greatly, from some excellent plain English guides, to some which require significant prior knowledge to understand. At the time of writing it was not possible to find any nationally agreed plain English public information about personal budgets and direct payments. Local authorities often have teams working on financial inclusion issues and where these are connected to direct payments teams they can be a good use of resource.

‘The direct payments team have been fully aligned with the financial inclusion team ensuring that direct payments users get full financial advice, and we have set up free banking arrangements with a credit union. All staff involved in assessment and care management have received training in personal budgets. This training is delivered by a user of direct payments.’ \textsuperscript{12}

‘In Peterborough direct payments are managed by Peterborough Council for Voluntary Service. This is an invaluable support and information service that continues to reassure people as they take up personal budgets.’ \textsuperscript{13}

Voluntary organisations often play a vital role

‘When I started the direct payment I had to set up a special bank account, but that wasn’t any problem. Age UK Camden organised a payroll company to do my carer’s wages for me and also set up employer’s insurance. I wasn’t afraid of the paperwork because I have experience of bookkeeping. All I have to do is to write my carer a pay cheque once a month, pay any bills that come in and pay the tax to HMRC each quarter. In two years I have never had any problems either with HMRC or with Camden Council. It’s all very simple as long as you keep all the papers in the right place.’ \textsuperscript{14}
3.5 Recipients of direct payments might choose to top them up

All the local authorities and money management systems we looked at allow the account or card holder to top up their account with their own money. This is so that they can buy more or better services than are funded through their personal budget.

3.6 Cash payments

Generally, local authorities do not allow carers to be paid in cash but they will often allow cash payments of other costs such as stamps, travel fares, food and drink, therefore accounts which allow reasonable access to cash may be important. Cash payments are much more difficult to monitor, hence the preference for payments through account transfers or by card, but they may be the only feasible way to pay small sums such as taxi fares.

3.7 Local authority monitoring requirements

All local authorities require some evidence of how the money has been spent, but the levels of monitoring vary, as do the forms and systems. A common requirement is to submit evidence quarterly.

Evidence required also varies but can include:

- Bank statements
- Invoices and receipts
- PAYE records and employer’s insurance certificate
- Signed timesheets (personal assistants)
- Monthly income and expenditure form

Recipients of direct payments may therefore have significant additional administrative burdens: it is not just a case of choosing the services that suit them best and finding out how to pay for them. The payment method and availability of statements and other audit tools can affect how easy it is for recipients to manage the administration.

In the case of some prepaid cards and credit union accounts, local authorities can have access to the accounts and are therefore able to monitor them online, without the need for the individual to send them statements.

Camden Council is trying to reduce the burden on its users and now only asks them to send in a few recent annotated bank statements from time to time. Users don’t need to send in payroll documents or invoices, unless something seems wrong.

As of 2013, expenditure on direct payments has increased by 30 per cent since 2011.
How direct payments work – a range of payment systems are available

This chapter focuses on direct payments and looks specifically at the methods of payment that are available, both to transfer money from the local authority and for the recipient to manage and spend the money.
4.1 What features should a direct payments account offer?

Once somebody has decided to receive a direct payment they need to think about how they want to manage the money. The options will vary depending on the arrangements in the local authority. Payments will usually be made monthly, and because they are most commonly spent on regular services, accounts would not normally be expected to build up large reserves month by month. In some cases accounts may hold large sums, either because of the size of the regular direct payment, or because the recipient has been awarded a one off amount to buy equipment. The recipient will need to be able to make both regular and one off payments to individuals and to companies and the size and frequency of these payments will vary. The recipient will also need to manage the account and be able to account to the local authority for the way in which the direct payment has been spent. Because the direct payment is used to fund essential care, it is especially important that the payment systems used are reliable and robust. Contingencies will sometimes need to be factored into the amount of the direct payment, for example in the case of emergencies.

4.2 Bank accounts

Most local authorities (but not all) require direct payments to be put into an account which is only used for direct payments and is completely separate from recipient’s other income. This will usually require the recipient to open a new bank account.

Some local authorities accept other types of account e.g. one held at a building society, Post Office, National Savings, credit union, but some will not accept building society accounts with a pass book, for example. It is therefore important that users find the right sort of account; this will depend on their individual needs and may also vary depending on the area they live in. There are usually a number on offer at most banks and building societies. The most obvious account is a standard current account, which will not charge as long as the account is in credit. Depending on the bank or building society, there may be a number of these available.

Most major banks offer a ‘basic bank account’, which can seem attractive as it will not allow the user to go overdrawn. However this type of account may not be suitable for a direct payments account, as it does not offer cheques, is likely to have considerable restrictions on counter use and, not provide telephone or internet services. This will usually be too inflexible for direct payments. On the other hand, it is unlikely that a ‘packaged account’ (one which includes additional services, such as travel insurance) will be appropriate for direct payments as these accounts charge a monthly fee for the bundle of extra products which will usually be irrelevant to recipients of direct payments.

Some direct payment recipients have even been advised that they need a business banking account, but this should not be necessary. Different account titles may also make it difficult for recipients or those supporting them to easily recognise the most
appropriate account for an individual. Advisers should encourage direct payments recipients who plan to use a bank account to consider what features will be important for them and where possible to shop around to find the account offering the best fit. Table two may be helpful in thinking of some of the important features of an account for direct payments.

4.3 Credit unions

In some areas local authorities have worked with local credit unions to create a bespoke account for people receiving direct payments. Some credit unions are able to offer current accounts which provide very similar facilities to traditional bank accounts, including debit cards and access to the LINK network of cash machines. This is not yet a nationally available solution, because credit unions do not yet have nationwide coverage and are not all able to offer current account type facilities. However the Government has launched a credit union modernisation programme and as this develops credit unions may become bigger players in the market for direct payments solutions.

4.4 Use of paid third party

A third party, such as individual service funds (ISFs), or payroll services or an accountant, is an option, but will increase the cost of delivering the personal budget.

4.5 Small one off payments without separate bank account

Some local authorities operate small payments schemes where payments within a pre-agreed limit (e.g. up to £500) can be given direct to individuals for support needs. A direct payment agreement is still required, but the person does not need a separate bank account and monitoring is done principally through the review process. This can provide a straightforward way for people to purchase equipment or one-off services.

4.6 Vouchers

Some local authorities use vouchers to make direct payments, although these can be more restrictive, for example, limited to specific purchases, brands or outlets, and tend to undermine the principles of choice and control.18
4.7 Prepaid cards

Some local authorities use specially commissioned prepaid cards, onto which they load the direct payment. Such cards do not require the user to have a bank account, but some require the user to be able to use systems similar to telephone or internet banking. Prepaid cards will represent a cost to local authorities, but some authorities who have used them so far believe that they deliver savings overall, especially where they allow easier monitoring. A recent report by the think tank Demos into use of prepaid cards for benefit delivery includes useful detail on typical costs and examples of where local authorities have found savings.\(^{19}\)

Age UK Camden’s experience of prepaid cards

‘After many years of helping people to open bank accounts and dealing with all the problems of this, this is a great improvement for us and saves a lot of time in the set-up procedure.

I was initially sceptical that this scheme would work; knowing that not many of our users have internet access and a lot might have problems with phone banking. However it has proved much more user-friendly than I had anticipated. There have been cases of financial abuse, usually where family members have been using the cards on behalf of older people, but these have been swiftly picked up and stopped.’\(^{20}\)
4.8 What the prepaid card systems can do

Prepaid cards offer different functions, depending on the arrangement made between the local authority and the card provider. The table below compares a selection of the prepaid cards currently in use with the features of a standard bank current account. The following chapter considers the usability of different functions.

Table one, below, includes a small selection of the prepaid cards currently used by local authorities for the purpose of illustrating how the features of these vary. Many more prepaid cards are currently available.

In summary, prepaid cards can offer most of the functions of a standard bank account, the main differences being branch access, which is often particularly valued by older people, cheques and overdraft facility. However none of the prepaid cards offer everything that a standard current account does.

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<td>Can add own money to account</td>
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<td>Making payments</td>
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<tr>
<td>Face to face payments</td>
<td>✔ Chip &amp; signature available, payee needs card reader</td>
<td>✔ where Mastercard accepted</td>
<td>✔ Chip &amp; PIN, payee needs card reader</td>
<td>✔ Chip &amp; PIN, payee needs card reader</td>
</tr>
<tr>
<td>Direct debits</td>
<td>✔</td>
<td>✔</td>
<td>unknown</td>
<td>✗</td>
</tr>
<tr>
<td>Standing orders</td>
<td>✔</td>
<td>onto the card only</td>
<td>unknown</td>
<td>onto the card only</td>
</tr>
<tr>
<td>Telephone payments using card</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Telephone payments via bank transfer direct to payee account</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Online payments</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>
## Table one: Examples of features of prepaid cards

<table>
<thead>
<tr>
<th>Functions</th>
<th>Bank Accounts</th>
<th>Camden Card</th>
<th>Enfield E-Card</th>
<th>Kent Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct debits</td>
<td>✔️</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>Cannot overdraw</td>
<td>✗</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td><strong>Keeping track</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paper statements</td>
<td>✔️ on some accounts</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Telephone account information e.g balance</td>
<td>✔️</td>
<td>✔️</td>
<td>unknown</td>
<td>✔️</td>
</tr>
<tr>
<td>Online statements</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Account can be monitored directly by local authority</td>
<td>✗</td>
<td>✔️</td>
<td>–</td>
<td>✔️ online and via data provided by bank</td>
</tr>
</tbody>
</table>

1. Second cards can be a lifeline for account holders who can not always get out to access cash themselves but who have a regular carer who can be named on a second card linked to the account.
This section applies research on how older people manage their money and interact with payment systems to the direct payments context. It offers a snapshot of some of the constraints within which older people may be operating and considers how well existing systems enable them to make payments independently and safely. It also includes suggestions on steps payment service providers, local authorities and those who support direct payment recipients can take to make systems work more effectively for older people receiving direct payments. The chapter also looks at security and risks around financial abuse.
Older people in receipt of social care which is funded by their local authority may already be living with a range of physical, sensory and/or cognitive difficulties. The systems used to deliver direct payments should take account of those difficulties and not add to them.

Older people tend to have relatively good daily money management skills, however some cannot make the most of their money because they find it difficult to access financial services or lack financial capability. Others may need help adjusting to changes in the external world or in their own lives.

Research has highlighted barriers experienced by some older people. These barriers can be permanent, for example someone with a long term condition who is permanently housebound, or could be temporary, for example a direct payment recipient may have a well-established routine of going to the bank branch once a week, that could easily be disrupted by bad weather or sudden illness.

This section sets out some of the common challenges which can effect the ease with which direct payments can be managed.

“People in later life have a lot to adjust to as their health declines and they acquire disabilities. ...I do not think it will be laziness/preference that will get them to pay someone else to help out with the responsibilities involved in direct payments: it is more likely that they feel overwhelmed with all they have to cope with.”

“It is usually carers and or family who are managing the direct payments. Some younger disabled service users (aged under 70) are managing their direct payments but have usually had help and support in doing so initially.”

Over a quarter of people over 65 have difficulties with eyesight.  
Almost a quarter of people aged 75+ report difficulty walking 100 yards.
Table two looks at some of the main challenges, and possible solutions for money management and direct payments.

Table two: Challenges and solutions

<table>
<thead>
<tr>
<th>Activity</th>
<th>Challenges</th>
<th>Solutions</th>
<th>Local authority/support services</th>
<th>Financial organisations</th>
</tr>
</thead>
</table>
| Choosing the right account for direct payments | • Getting information, especially if not online  
• Limited choice of bank branches, especially if restricted mobility or in a rural area  
• Knowing what kind of account is needed (some direct payment recipients have been wrongly told that they need a paid for, or even a business account) | • Make sure recipient knows what features they will need e.g. internet access, paper statements, a branch nearby  
• Help recipients to access information and application forms  
• Help recipients think about whether they might be able to use internet or telephone banking | Make sure staff have a good understanding of the account requirements of direct payment recipients and ability to advise and assist appropriately | Make sure policies allow an appropriate range of identification to be accepted and that staff are aware of how to support customers without it  
• Make sure direct payments naming convention is available and well used |
| Opening the account             | • Having the right identification  
• Completing forms  
• Ensuring the account is flagged as a direct payments account | • Encourage applicants to find out what identification is required before going to the branch to save useless trips  
• Know what identification is acceptable  
• Make sure that clients know their account should be clearly marked as a direct payments account  
• Provide clients with a template letter, whose wording has been agreed with the British Bankers Association. (See Appendix A)  
• Make sure that the bank has acknowledged that the account is a direct payments account | | |
<table>
<thead>
<tr>
<th>Activity</th>
<th>Challenges</th>
<th>Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Making payments by card</td>
<td>• Both remembering and using PIN numbers can be difficult &lt;br&gt;• You need to be present to use the card for high street shopping or accessing cash, difficult for those with mobility issues &lt;br&gt;• Provider may not have card payment facilities (especially small providers)</td>
<td>• Remind clients that banks will provide Chip and Signature cards to people who have difficulty with Chip and PIN &lt;br&gt;• Think about whether new systems, such as emergency cash numbers or second cards are available</td>
</tr>
<tr>
<td>Using telephone banking</td>
<td>• Difficult to hear &lt;br&gt;• Difficult to understand and be understood &lt;br&gt;• Difficult to press buttons on phone &lt;br&gt;• Mistrust and lack of audit trail &lt;br&gt;• Time consuming and potentially expensive &lt;br&gt;• Passwords can be difficult to remember &lt;br&gt;• Automated system vary, there can be problems if there are lots of options or too little time to respond</td>
<td>• Make sure recipient has a phone with amplification and big buttons and any other appropriate assistive aids &lt;br&gt;• Ensure that for users who find talking on the phone difficult a facility exists to authorise someone else to speak on their behalf as with the Camden card &lt;br&gt;• Encourage users to keep notes to provide a record of telephone conversations &lt;br&gt;• Inform users of alternatives to expensive phone lines &lt;br&gt;• Consider impact of security arrangements when commissioning, for example, the Camden card users need a PIN number if they use the card online, but for phone calls they only need their card number and the answer to a security question</td>
</tr>
<tr>
<td>Activity</td>
<td>Challenges</td>
<td>Solutions</td>
</tr>
<tr>
<td>------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| **Using online banking**     | • Have never used the internet  
• Lack of internet at home  
• Lack of trust – security, reliability, audit trail  
• May not be able to afford computer and broadband connection                                                                                                                                                                                                                   | • Consider training aimed specifically at older people. For information on training available from Age UK see Appendix 7.3  
• Think about whether the money saving and communications benefits of a computer make it worthwhile for your client, but remember the cost of equipment and broadband  
• Consider encouraging your clients to get an account which allows internet access, but which also has other types of access so there’s a back up and time to get used to it gradually | • Review online banking systems and check availability  
• Consider developing learning aids for those new to internet banking, for example, the ability to use a demonstration system before signing up  
• Consider what support could be made available to less confident online banking users  
• Review the security required to access online banking and guidelines given to customers, is it reasonable to expect customers to memorise the passwords required? |
| **Access to cash**           | • Difficult to get if you can’t get out of the house yourself  
• Need to be able to use a PIN and to use an ATM  
• Some ATMs are difficult to use because of security and physical barriers due to location  
• Some banks require high minimum amounts for counter cash withdrawals                                                                                                                                                                                                                                                  | • Encourage your clients to think about safe ways to access cash, e.g. transferring money to someone who can access cash? (may be better than handing out the card and PIN)  
• Encourage clients to ask the bank about policy on cash withdrawals before opening account and consider switching to one that makes cash access easier                                                                                                                                                                                                 |
|                              |                                                                                                                                                                                                                                                                                                                                                                                                          | • Provide more ATMs suitable for people with visual and other impairments  
• Remove any lower limits on size of counter cash withdrawals                                                                                                                                                                                                                                                                       |
### Keeping track

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Easy if telephone and online banking are feasible, otherwise rely on getting to a branch or paper statements</td>
<td>Encourage clients to check what the bank's policy on paper statements is before opening an account, or consider switching</td>
</tr>
<tr>
<td>Paper statements not always easy to read</td>
<td>Encourage clients to think about using ATMs to get mini-statements</td>
</tr>
<tr>
<td>Encourage clients to keep up-to-date records</td>
<td>Encourage clients to ask the bank what other formats statements can come in, banks must make reasonable adaptations and should offer larger print and other formats</td>
</tr>
<tr>
<td>Encourage clients to ask the bank what other formats statements can come in, banks must make reasonable adaptations and should offer larger print and other formats</td>
<td>Provide monthly paper statements on demand and ensure statements in alternative formats are sent promptly</td>
</tr>
<tr>
<td>Encourage clients to think about using ATMs to get mini-statements</td>
<td>Publicise and improve information on alternative formats</td>
</tr>
<tr>
<td>Encourage clients to keep up-to-date records</td>
<td>Make statements and letters as easy-to-read as possible e.g. check compatibility of online statements with screen reading software and test impact of colour contrasts on paper statements</td>
</tr>
<tr>
<td>Encourage clients to ask the bank what other formats statements can come in, banks must make reasonable adaptations and should offer larger print and other formats</td>
<td>Can local authorities be given access to view accounts and statements to make monitoring easier?</td>
</tr>
</tbody>
</table>

### When help is needed

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>When assistance is needed to access (e.g. someone who is hard of hearing may want help to use telephone banking) --this may not be possible because of security procedures or if mandates are not recorded clearly</td>
<td>Think about whether there are payment methods that allow independent use</td>
</tr>
<tr>
<td>Consider setting up a bank mandate if a recipient has a regular carer</td>
<td>Improve access for bank customers with impairments and disabilities</td>
</tr>
<tr>
<td>Think about the safest way to get help e.g. is it better to use different people to check statements instead of relying on one person?</td>
<td>Make it easy for people to take out mandates, be issued with second cards etc.</td>
</tr>
<tr>
<td>Consider requiring the option of a second, linked card to be available to a nominated carer when commissioning</td>
<td></td>
</tr>
</tbody>
</table>

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25
A local Age UK experience

“Very few of them want to open a bank account - most are already reliant on carers or family managing their money. Families and carers are sometimes attracted by the [direct payments] scheme.”

An older man had a stroke and so was unable to use telephone banking. He obtained a mandate for his wife however on several occasions the bank ‘lost’ it. This caused great distress to the couple, the visit to the bank had not been easy and the loss left the couple unable to check balances or make payments. In addition, they both were made to feel very undignified, as the gentleman was forced to struggle to communicate passwords to telephone staff who could not understand him due to his speech impairment.

5.1 Fraud and financial abuse

The Audit Commission reports that in 2011/12 the average value of each case of detected social care fraud, including those involving personal budgets, was £18,000, more than eight times the average value of each detected benefit fraud case. The Commission notes that social care fraud arising from personal budgets is not easy to detect or prove, but is a growing risk. Fraudsters are becoming increasingly aware of the opportunities and the ability to access funds through direct payments is likely to make fraud more attractive. Every system is, of course, open to abuse - our main focus here is where the person receiving care controls their direct payments or has them managed by a family member or friend.

Safeguarding practitioners and local authority finance departments provide the following examples of misuse of direct payments:

- Person controlling the direct payment account not using the money to pay for the care of the vulnerable adult.
- Family member gaining access to the direct payments account and misappropriating the money so that care costs could not be paid.
- Person controlling the direct payments account engaging in false accounting through the forgery of accounting records or payslips, to allow money to be misappropriated.
- Care worker claiming money for time they had not worked.
- Care worker, family or friend spending a vulnerable adult’s budget inappropriately.

Ease of remembering a PIN falls with age and disability. Whereas nine out of ten people aged 25 - 34 find it very easy to remember, this falls to around three quarters of people aged 65+ or those people with a disability.

**Banks offer mandates in different forms. Some are used just to allow an account holder to appoint another person to access cash, others can be used to inform the bank that another person may receive information about the account or help the account holder manage the account.**
Action on Elder Abuse states “In the experience of our helpline, most financial abuse is perpetrated by family members, often sons and daughters, who will often seek to justify their actions e.g. by claiming that they are taking their inheritance ‘a bit early’.”

In 2011, Croydon Council successfully prosecuted an elderly woman’s son for keeping over £12,000 intended to pay carers

Croydon has now introduced awareness training as well as support from the Council’s audit team. As part of this, staff are encouraged to make close checks on the dedicated bank accounts with which users manage their direct payments. David Hogan, investigations manager at Croydon Council, said that in the past they tended only to give them a cursory glance.

‘They need to go through these line by line and ask, “Is this telling me something I didn’t know about the service user?” It’s getting them to focus on the detail.’

Enfield Council issues a prepaid card known as the E-Card and their Head of Safeguarding Adults says that makes it relatively easy to spot irregularities, but that it is just as important that staff are financially aware and have regular face to face conversations with clients, especially if they are isolated or vulnerable.

Brunel University has developed a free tool to help social care, health and banking professionals spot financial abuse. More information can be found at: www.elderfinancialabuse.co.uk

Age UK’s information guide ‘Money Matters’ provides tips on keeping your money safe, including advice on how to keep your PIN safe, monitoring your account to make sure that you pick up any suspicious activity quickly and what to do if something seems wrong.

There are occasions when the individual can only draw out cash, for example, by giving someone else their PIN number because they are not physically able to get to a bank or shop. Research conducted in 2011 found that almost one-fifth of people aged 65 and over regularly used someone else to access their day to day spending money. Even remembering the PIN can be near-impossible for some users. The same research found that around a quarter of people aged 65 or over or living with a disability did not find it very easy to remember their PIN. It is even more difficult to remember the longer passwords required for online and telephone banking.
5.2 Power of Attorney

A Power of Attorney is an option for people who have a regular and trusted person to support them. Powers can be established so they operate when the donor still has full mental capacity, but needs someone else to help access banking. The advantage of a Power of Attorney is that it allows the person holding the power to take all decisions and give instructions in relation to the financial affairs of the donor. However this can also be a disadvantage as it may give the attorney more power than the donor really wants to give away. The attorney is required to act in the best interests of the donor at all times and there are legal sanctions available where the attorney does not act in this way. Although the donor is entitled to continue to make decisions about their affairs for as long as they have capacity to do so, some people experience difficulties because bank systems are not always set up to allow two people to make decisions on a single account. Another advantage of a Power of Attorney is that it is a formal process with some safeguards during the set up process. However no one else monitors it during use, so similar safeguarding issues exist as with other methods used to give someone else access to the recipient’s account.

David is 98. He has full mental capability but is blind, hard of hearing and is housebound.

His son, James, held a power of attorney which was being used to ensure his father had sufficient money and all bill payments were being made. The building society had no concerns over the account and no unusual transactions had been noted.

David was approached by his grandson, Tom, who claimed that James had been misusing his Power of Attorney and stolen some money from David. Being blind, David could not see his bank statements to check if this was true, but Tom was so persistent and convincing that David revoked the power of attorney from James and awarded it to Tom. Tom has now had over £35,000 transferred from David’s account into his own, of which David was unaware as Tom lied about what he was signing.
5.3 Use of set-off

Set-off is a rule that allows a bank or building society to use money from a customer’s account to pay amounts owing in another account held by that customer.

In 2010 Age UK raised concerns with the Financial Services Authority about set-off. These concerns were initially highlighted by the Age UK Support Brokerage Provider’s Network. It could mean that a person holding a bank account for their direct payments can find it being drawn on by their bank to pay off an overdraft on a separate account they have with the same bank. Following a Financial Services Authority consultation it was clarified that set-off cannot be used in these situations.

As the rules protecting users from set-off only apply if the bank ‘knows or reasonably ought to know’ that the account holds direct payments it is important that the user ensures that the bank is aware that the account is to be used for direct payments and that the bank acknowledges this.

Anecdotal evidence from Age UK staff working on direct payments is that not all local authorities require direct payments bank accounts to be named as such and not all banks put ‘direct payments’ into the account name, despite being requested to do so. Some advice agencies advise clients to set up their direct payments account with a bank with which they hold no other accounts.
6 Best practice: recommendations for local authorities and financial organisations

This section brings together recommendations for adopting existing best practice and suggestions for new developments which could remove barriers. For both local authorities and financial organisations, a key theme is awareness of what older people need.
Local authorities

- Do not put pressure on people to accept or directly manage direct payments if they are unwilling to do so. Instead, clarify the full range of options for managing personal budgets, and ensure that the other options available give people as much choice and control as they want.

- Recognise the relationship between financial inclusion initiatives and direct payments. Consider joining-up direct payments and financial inclusion teams as has been done in Peterborough. (See section 3.4)

- Review the options available to users in your local area (e.g. bank accounts, credit union accounts, prepaid cards). A variety of options may be needed to meet the needs of different users. (See section 4).

- Review the information you provide to users about different types of account, their advantages and disadvantages and common pitfalls of use for direct payments. Be aware of existing sources of information which could support users e.g. Age UK, Money Advice Service. Suggested resources and links are included in Appendix B.

- Encourage users to think not just of their current needs, but also of contingencies. For example, how will they manage their direct payments if they can not get out of the house because of temporary illness or bad weather.

- When commissioning services, be aware of what is possible and of how users operate systems in practice. (See sections 4 & 5).

- When appropriate, encourage users to try out online services. Classes and support are increasingly available and links are included in Appendix B, but remember that costs may be prohibitive for some clients.

- Make sure that staff managing direct payments are trained to identify signs of financial abuse. Free training has been developed by Brunel University (contacts included in Appendix B). Other organisations provide training to help older people talk about abuse. Consider adding this to financial inclusion programmes.

- When providing safety tips to users make sure they are practical. Think of the barriers described in section 5 and consider what the best ways to manage these are.
Financial organisations

- **Make sure that frontline staff know how to handle direct payments**, especially that they know what kinds of accounts are suitable and how to appropriately name or flag an account. Staff may need to be reminded what direct payments in this context mean so that they understand the distinction between these and other regular payments into an account.

- **Make sure that there is a naming convention for direct payments accounts so that they can be easily identified and inappropriate set-off can be avoided.**

- **Design new services to take account of the needs of direct payments users.** The Equality Act 2010 requires that reasonable steps should be taken to ensure equality of access to services for people with disabilities. Look at the barriers described in section 3 and consider how your current offering could be made more accessible, for example:
  - How can the account holder safely delegate authority on a permanent or temporary basis – can a second card function be added to an account?
  - How accessible are your branches, ATMs and other infrastructure?
  - Could your security procedures be made more usable? How practical are they for customers with sight, hearing and cognitive impairments?
  - Is the guidance you provide on safety practical and reasonable? For example, guidance commonly requires that customers do not write their passwords down at all, more practical guidance may be to provide customers with advice on how to record passwords safely, or to develop procedures which do not require customers to remember multiple, complex passwords.
  - Do your staff know how to work with older customers living with a disability? Training is available to help staff understand how they can sensitively and usefully serve customers.
  - Do customers and staff know about all the services you already offer? For example how would a new customer know that large print statements or Chip and Signature cards are available?

- **Make sure your staff are trained to identify and appropriately deal with signs of financial abuse.** Free training has been developed by Brunel University, links are included in the Appendix.
7.1 Legislative background

Direct payments were introduced under the Community Care (Direct Payments) Act 1996. For more information on the history and legal basis for direct payments see Personalisation in Practice: Lessons from experience Age UK, 2010 at:


The commitment to mainstream personal budgets was set out in the ‘Putting People First’ concordat issued at the end of 2007. This commitment was re-iterated and extended by the current Government in its ‘Coalition – our programme for Government’ publication.

There is a strong drive from central Government to extend the reach of personal budgets and direct payments, in 2010 the Government set a target that everyone receiving on-going care and support would do so by personal budgets, with the aim of making personal budgets the norm by April 2013 for everyone who receives on-going care and support, although this was reduced to 70% in 2012.

The Government has also expressed a preference that most personal budgets are delivered as direct payments.

The number of people receiving personal budgets at March 2012 was 527,000 (up 40 per cent from the previous year). Of these, 139,000 received a direct payment (an increase of 11 per cent from 2011). One study has found that older people are more likely than other groups of personal budget holders to have theirs managed by their local council, but a large number do receive the money direct into their own bank account, which they manage themselves. There can be a perception that direct payments are not for older people, however research shows that they can work well for some. In fact, recent analysis by the Centre for Disability Research has suggested that older people receiving direct payments report more positive outcomes across some domains than those whose personal budgets were delivered by other mechanisms, although the study this was based on is not nationally representative. There is currently significant variation of take up of direct payments by older people across different local authorities. Assumptions about whether older people want direct payments or can manage the administration may be slowing take up. However, as this report shows, there are ways to address some of the concerns older people may have around money management which could open up direct payments to more older users.

The Carers and Disabled Children Act 2000 extends the right to receive a direct payment to someone providing assistance with care. It gives local authorities powers to offer assistance to anyone who provides regular and substantial care to someone who might need community care services. The types of help that can be given are wide-ranging. For example, if the person cared for refuses to accept help from anyone but a relative, the local authority can fund help with housework for the relative (through a direct payment) so that they have time to care for them. The carer does not need to live in the same household as the person cared for, and they do not need to be actually receiving, or to have been assessed as needing, a community care service.
At present personal budgets are only available for social care but in October 2011, the Secretary of State for Health announced that, subject to the evaluation of trials, by April 2014 everyone in receipt of NHS Continuing Healthcare will have a right to ask for a personal health budget, including a direct payment. This will form part of a broader rollout of personal health budgets to people with long term health conditions. At the heart of a personal health budget is a care plan which sets out the individual's health (and social care) needs and includes the desired outcomes, the amount of money in the budget and how this will be spent.43

If personal budgets are to develop on the scale envisaged by the Government this could considerably increase the market for delivery mechanisms and support.

7.2 Template letter to banks, provided by Age UK to local authorities

Dear Sir/Madam

You have recently been approached by [insert name of direct payment recipient] who wants to open a new or second bank account.

They need to do so because they have decided to have a direct payment from [insert name of council]. A direct payment gives individuals money instead of social care services. The Council gives the individual the money so that they can arrange their own services.

A separate bank account is essential as the money needs to be used for a particular purpose and information given to the council for audit purposes. It is not to be regarded as income. Please see the attached sheet for more information on direct payments.

The British Bankers Association have agreed that this letter be used as evidence of capacity, following our assessment of [insert name of direct payment recipient] for a direct payment.

The [insert name of council] only provides services to people living within its boundaries and so can also confirm the address of [insert name of direct payment recipient] is [insert address].

If you have any queries about the contents of this letter, please contact [insert name and contact details of relevant person in council/support service]

Yours faithfully,

[Lead in council for direct payments]

cc. [insert name of direct payment recipient]
Information on direct payments [can be amended to reflect any local focus]

Direct payments give individuals money instead of social care services. The Council gives the individual the money so that they can arrange their own services. The law says that councils must offer this as an option for disabled people if they meet the qualifying criteria.

These direct payments are not a benefit and are different from the Department of Work and Pensions ‘direct payment’ which is a means of paying either benefits or a pension directly into an individual’s bank account.

Direct payments are made by the council to the individual to purchase their own services. They are not a form of income and should not be regarded as such.

The council’s direct payment recipients need to have a separate bank account to pay their direct payment into. This account must be separate from their existing current account for the council’s auditing purposes.

The direct payment recipient may need support to manage their money and for this reason want to open a joint account with a nominated person. They will need a cheque book for this new account so they can pay for their care services.

Some people have no previous banking history or utility bills in their name. They may choose to give you ID in the form of a Citizen Card. Some people may have capacity to manage their bank account, but have a physical disability and consequently need a signature stamp.

Many disabled people have low incomes and some may have a poor credit rating. However, an account for direct payments cannot be used for personal expenditure and will have a guaranteed income every month from the local authority involved.

The Equality Act requires you to make reasonable adjustments for disabled people, and to treat disabled people equally and fairly regarding access to goods and services.

The British Bankers’ Association has agreed with the Department of Health and the Association of directors of Social Services that the standard letter attached be accepted as a form of evidence of capacity. Councils must only make a direct payment where someone has consented to have a direct payment and is able to manage one, with or without assistance. As councils can only provide services to residents in their council area, the council is also able to confirm the address of the direct payment recipient. Therefore the letter can also be used as proof of that individual’s address.

More information is available from the Department of Health www.dh.gov.uk or the British Bankers’ Association www.bba.org.uk

If you would like any further information, please contact [insert local contact information]
7.3  Further reading and useful links

Age UK has a range of useful guides for older people and those working with them. Those that cover the issues addressed in this report are:

- ‘Managing Your Money’
- ‘Money Matters’
- ‘Power of Attorney’
- ‘Personal Budgets’
- Fact sheet 24, *Self-directed support: direct payments and personal budgets*

A full list of guides and factsheets can be found here:

Guides can also be ordered in hard copy by calling: 0800 169 6565

There is a range of information and resources available from Age UK on personalisation which can be found here:

*The Way We Pay - payment systems and financial inclusion*, Age UK, 2011. This report presents new research on how older people use payment systems in reality and compares approaches in other countries. It will be of interest to those who want to learn more about the barriers faced by older people using payment systems as well as exploring possible solutions.

[www.ageuk.org.uk/Documents/EN-GB/For-professionals/Consumer-issues/the_way_we_pay_research_report.pdf?dtrk=true](http://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Consumer-issues/the_way_we_pay_research_report.pdf?dtrk=true)

Guide to use of prepaid cards in local Government, including examples of documents already produced by local authorities using prepaid cards for delivering direct payments.


*British Standards Institute BSI 18477*. This recently produced standard is written to help firms providing services to vulnerable customers understand good practice and inclusive design and how these can help a wide range of clients.

Your call is valuable to us: understanding what older people want from call centres, Age UK, 2012. This expert series report includes a literature review and new research on the barriers older people can face when using call centres, along with suggestions on how to design accessible telephone services.


Financial Services Authority Know Your Rights Guide, a user friendly guide to your day to day banking rights, including questions on use of set-off.

www.fsa.gov.uk/pubs/consumer_info/know_your_rights_guide.pdf

BBA BCOBS Industry Guidance – this guidance is aimed at banks, but can be useful for advocates who want more in depth information about how banks should treat their current account customers.

www.bba.org.uk/media/article/industry-guidance-for-fsa-banking-conduct-of-business-sourcebook

Find a class to help you get online and use online banking.


or by calling Age UK on: 0800 169 6565

Money Advice Service has a free range of guides, online tools and provides face to face and telephone advice for individuals to help them budget and manage their money.

www.moneyadviceservice.org.uk/?&gclid=CMv5uM-5m7ICFcqe7Qod0FIAeA

or call: 0300 500 5000

Brunel University has developed a free tool to help social care, health and banking professionals spot financial abuse.

www.elderfinancialabuse.co.uk/
Direct payments for social care: options for managing the cash • June 2013

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