

# **‘Whose money is it, anyway?’**

Report following the Safeguarding Event

Created by Future East

11 Oct 2011  
at The Meadows Community Centre Cambridge

**‘Never doubt that a small group of thoughtful committed citizens can change the world; indeed, it’s the only thing that ever has.’**

(quote from Margaret Mead)



# 'Whose money is it anyway?' Safeguarding Event

11 Oct 2011 at The Meadows Community Centre Cambridge  
by Future East, the Forum on Ageing in East of England,  
which provides a unified voice on ageing population and change issues,  
and facilitates older people's influence on policies and services.

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## 1. Introduction

### Purpose:

This event was intended to lead to better understanding of one of the common dilemmas facing older people. This subject is a delicate issue involving money and relationships, but not often discussed openly. It has been chosen by Future East because it is a seldom-acknowledged issue in the lives of many older people.

Usually older people want to help their families and friends, but are also dependent on the same people for help and for company. They may fall into the habit of parting with gifts of money, but begin to find this creates hardship and, as their financial circumstances change, it can become difficult for older more vulnerable people to resist pressure. Gifts may be to grandchildren, who begin to expect such gifts too regularly; or to adult children with difficulties in paying their mortgages; or it can take more sinister forms which amount to elder abuse. The pressure can come from family, from neighbours and carers.

### What makes this subject difficult to discuss?

In our culture we are socialised into being reticent about talking about money, so openness is alien to our basic attitude.

These may be unique times, when an older generation of 'savers' can sometimes be expected to support to a younger generation of 'spenders'. As financial pressures on families grow, the temptation may be greater. Over 25 % of reported abuse is financial, and we may expect this to rise in tough financial climate.

There has been a change in expectations in families. When both parents are working, the older generation may take on childcare responsibilities, instead of being themselves cared for by their children. The older generation will not usually receive payment for this assistance so they indirectly contribute to the family budget, and expectations develop that this will continue.

Is it asking for trouble to give money away during your lifetime?

An Indian saying goes 'A person who gives their money to their children in this lifetime- a dog always barking!'

And a participant said 'If you give away control of your money, you give away your control over your life'.

Family relationships are the mainstay of society. Most family situations are supportive. Quality of life includes being about to trust people close to you. It is healthy impulse to want to support our nearest and dearest. Many people make their bequests clear and are happy to hand over inheritance early, especially when they can see that it will benefit the next generation to receive it now. Every family will have different conventions about what is

acceptable. How can we draw the line between normal family exchanges and 'abuse' within the family?

There can be a difficult transition as roles of older parent and child become reversed, and as older people become more dependent. Both parties may take advantage at times. Indeed some older people may dodge their responsibility for managing their own finances.

### **So why do we need to discuss it?**

One participant said *'I now realise how little I knew about this subject'*

Future East discovered there was a thirst for this discussion. We could have filled the places at this event twice over, and many of those who could not come still want to be part of the discussion.

We are told financial abuse is on the increase. As the type of transactions we discussed take place within the home, it is likely that if it becomes abuse, many cases will go undetected.

### **Aim:**

To bring together decision makers and older people to develop ideas around better safeguarding and prevention in relation to financial affairs

### **Participants:**

- Those from voluntary and statutory sector involved in safeguarding of vulnerable adults (SOVA), service delivery in people's homes, advocacy, etc
- Older people from local networks and forums (see Appendix 2 for list of participants)

## **2. Outline of the event:**

- 1) Welcome from Peter Coleing, chair of Future East, who handed over to Ruth Featherstone of Future East to introduce and chair the event
- 2) Speakers introduced key themes
  - **Financial Pressure and available help** –David Rowley of CAB Peterborough
  - **Supported decision-making-** Julie Flack of Age Concern Peterborough
  - **Counselling to strengthen vulnerable people-** Jane Thompstone, Cogwheel Trust Cambridge
- 3) The participants held table discussions, and where possible, participants were grouped together with others from the same geographic area to encourage ongoing dialogue.
- 4) A final feedback session received key messages from the participants. Some have been combined with table discussion notes to form the headline messages below.

### 3. Headline Messages

This is a brief summary of the key points made by participants (not necessarily the views of Future East). To appreciate the concerns raised and bright ideas suggested by participants, the workshop notes should be read in full. These appear in Tablecloth Notes, page 9

- 1a.) Who is responsible for safeguarding? We are all responsible, and this ethos should underlie all contacts with vulnerable people.
- 1b) But how do we recognise and define abuse? Within the family, there are blurred boundaries. Families have different norms and expectations, and there are cultural differences in the dynamics of family life. Mental and physical capacity can fluctuate, so short term arrangements to deal with a crisis can drift on into financial abuse.
- 2) Family matters  
Situations vary. Some older people have little to give away. Some don't have close family and friends with whom to discuss their wishes. There is a gap in provision for the socially isolated who want informal help in making plans while they still have mental and physical capacity.  
But everyone, including older people, should feel responsible for managing their own finances sensibly. Older people may need encouragement to regard their primary duty as taking care of their own needs first. While they are able to manage it, older people should not avoid the responsibility for managing their own money; and neither should other family members.  
Older people rely on the help provided by their near and dear. Some give to reciprocate. Others give out of fear that they will be 'put in a home' if they don't cooperate.
- 3) Working together. We know services need to be interlinked, and agencies communicate effectively. It is important to establish links between the voluntary and statutory sector, including generalist advice organisations. Participants confirmed that in some localities these are weak.



- 4) Personal Budgets and self-directed support offer 'choice & control', this may not be what people actually want; and they may expose the more vulnerable to abuse. Creation of Support Plans must remain free of charge, as vulnerable people would not choose to pay for such a service.
- 5) It is useful to distinguish between 'Care Workers' and 'Carers' (family and friends) Care Working is now seen as a job, 'like any other'; in some cases this may lead to reduction in quality of service.
- 6) We are aware we should all make future plans, but are easily distracted from making them, and there is no simple way to record them. Our aspirations don't change much- we

want to have decent housing, nourishing food, mobility, friends and people to love. Bright ideas for Planning Ahead follow in Tablecloth notes page 10.

- 7) Anyone can be vulnerable at times. Abuse is most likely to occur when the older person experiences transition events and loses supportive contacts. This may lead to a reduction in self-esteem and make it harder for the older person to be assertive about their wishes.  
Vulnerability can be reduced through befriending and counselling. At times an older person can become isolated, lonely, emotionally neglected and feel they are a burden or nuisance to family/society. Empowering older people to listen to their feelings, and helping them to make sure their wishes are heard and acted on, can be achieved through talking therapy. This can lift morale and improve social interaction. See page 13.
- 8) Some lifestyle factors, such as cash transactions, make older people susceptible to financial abuse by those close to them. Suggestions of how these can be reduced are on page 12.
- 9) It was clear that not all participants are clear about the Safeguarding Process, how to report abuse, whether they need the victim's consent, to whom they should report it, and what will happen next. See Resources.
- 10) Legislative power for safeguarding adults from abuse is 10 yrs behind those for safeguarding children. There is no legal requirement to have adult safeguarding boards but conversely there is an obligation to have a children's board. One participant commented that wildlife and badgers have more safeguards than older people.  
The government is considering statutory provision for safeguarding. This is an ideal time for older people forums to create relationships with safeguarding teams and become active partners.

#### 4. The Presentations

##### **Financial pressures and CAB help David Rowley Debt Adviser for Peterborough Citizens Advice**

David Rowley introduced the theme with a case study of a couple who had transferred ownership of their house to their grown-up child. When their child mortgaged the property, the elderly couple paid the mortgage each month at a rate which equalled their total income, so their savings were soon depleted. The CAB was able to find them access to the support needed.

Financial pressure can affect the whole family. Grandparents can be asked to contribute to child care, student support, deposits and mortgages, repairs, essential travel, mobile phone debt, often using equity which was intended for retirement. A study by Skipton Financial Services has found that one in five people have already received all or part of their inheritance, on average £34,000, which is provided to children at the age of 28.

Credit has been readily available and has been lent irresponsibly to some. Parents may be regarded as the Bank.

A number of factors affect older people in particular.

- , Age UK maintain that since 2008 over 55s have faced additional living costs of £984.28 per year compared to the rest of the population, because they have encountered levels of inflation which are above the headline rate of RPI
- Older people are less able to 'shop around' and may find it hard to resist doorstep selling.
- Low interest rates reduce savings income.

- A grandparent will not be a registered carer, and probably will not receive child benefit, tax credit or financial contribution for their help. *The average cost of raising a child from birth to the age of 21 is £27.50 a day.*
- Adult children may return home without paying their way

*David Rowley has extensively worked in the community for the last two and a half years, working with clients from all different types of backgrounds and in partnership with other organisations to look at ways to maximise clients income, reduce their expenditure and to empower them to deal with their debts.*

## **Personal Budgets and Safeguarding**

**Julia Flack**

**Age UK Peterborough**



The intention is that 30% of all people receiving social care will be on personal budgets instead of the care being arranged for them. The principle is that personalisation will bring choice and control.

In Peterborough, Age UK offers support to develop a 'support plan' to use the budget. Julia Flack is able to give time and energy to older people which social services are not able to offer.

Julia raised a number of concerns about the process

- A large number of people and agencies are involved in the early assessment stages and visit the older person in their home. This can be confusing but also potentially put the client at risk
- Julia's experience (shared by others in the room) is that many older people don't want choice and control; they just want someone to do the job
- Those with dementia can't fully exercise control over their choices.
- Self-funders can be vulnerable because they don't know what is available.
- Support People like her need vast knowledge of community and activities in order to be able to do job, everything from maintenance costs on scooters to holidays.
- Julie is concerned that independent brokers, with similar access to clients as her, could potentially become perpetrators of abuse.

Once confidence is developed with a care worker, there are a number of ways in which misuse or possibly abuse can take place.

- Care worker can encourage the client to exaggerate the needs, in order to acquire more work and money.
- Care workers can change for their time but not do the work
- Self-funders especially can appoint friends as carers who abuses the relationships. They are unlikely to ask for CRB checks which are lengthy and costly.
- The client may use personal budget for their own needs- not those defined in the support plan
- There is no CRB check on friends or neighbours who are employed as care workers
- Care Workers may be neighbours who are perpetrating benefit fraud

*Julia Flack worked for 42 years in the Probation Service. For the past two years she has worked for AGEUK Peterborough on the development of the Personalisation agenda in Peterborough Unitary authority, working closely with Adult Services in both the hospital and community. Her specific brief has been supporting older people in the preparation of their Self Assessment questionnaires and their Support Plans.*

**Counselling for older people in difficulties**  
**Jane Thompstone**  
**Volunteer Counsellor of Cogwheel Trust, Cambridge**

Strangely the NHS doesn't provide counselling for the over 65s. Is it true they don't need it?

A large part of counselling is engaging in active listening. It helps people to see that they can do things in different ways which enables them to make changes in their lives. When safeguarding issues arise, Jane Thompstone will suggest the client contact the police or social services.

The counselling process offered by Jane at The Cogwheel Trust may follow these steps:-

1. Victims of abuse can tell their story, face their feelings.
2. They are asked to identifying their fears surrounding the situation.
3. They are asked to decide what they would really want to do, without paying regard to the other problems surrounding the situation
4. They are then asked 'what is holding you back from doing this?'
5. Next they address what they consider the consequences of their actions might be. It is important to remember that we are responsible for our own actions, but not those of others.
6. The choices usually are to continue without making any changes, to compromise (if other people are prepared to meet half-way), or to do what is best for oneself. Most people will try to find a compromise.



*Jane Thompstone, a former teacher, has been delivering person-centred counselling for the Cogwheel Trust in Cambridge for the past 10 years. The Cogwheel Trust offers counselling to individuals including children, couples and families.*

## 5. The workshops- the Tablecloth Notes

During the workshops, participants were encouraged to jot their thoughts down on the paper tablecloths. These comments have been grouped together for ease of reading, and show the variety of creative ideas which emerged and proposing actions to take forward by participants and report-readers. (Some comments have been merged to avoid repetition)



### 1a) We are all responsible

- a) It is difficult for busy professionals with a specific remit and responsibility to take time to raise unconfirmed suspicions of abuse. It can be a 'complication' in an already heavy workload. Therefore the SOVA team should ensure that those who report suspicions receive due appreciation and feedback.
- b) Police and Neighbourhood Watch are in a good position to report suspicions.
- c) Safeguarding of vulnerable adults (SOVA) can reach out to ensure free training is available. Have they approached local forums and older people groups? Advice workers?
- d) We can all try harder to identify those who are isolated and vulnerable. Does this form part of forum practice?

### 1b) How do we recognise abuse, and what should we do about suspicions?

- a) Some participants felt there are still some grey areas about reporting abuse, the process and consequences.
- a) The voluntary sector plays an important role as they come to situations with a fresh eye. Leaders of voluntary organisations have a particular responsibility to see that their volunteers receive training so they know what to look for and what action to take.
- b) Could mediation be an alternative to formal referral in abuse cases, especially if abuse takes place within the family?
- c) How can each of us raise awareness of the local safeguarding team and what they do?
- d) Do banks have safeguarding referral forms? Are staff trained to use them?

### 2) How do we know what is abuse within families?

One participant asked '*How can I recognise signs of abuse in my neighbour?*' There is a need for higher awareness of safeguarding issues and how to recognise potential abuse. Communication and education is the key to reducing abuse.

### 3) Working Together

- a) This workshop was warmly appreciated by professionals as they were able to meet those from different sectors, backgrounds and perspectives. It is invaluable to learn from each other and build trust by developing understanding of the culture and systems of different sectors.
- b) The event was over-subscribed.
- c) Red tape needs cutting between statutory bodies such as Benefits, Work & Pensions, and Inland Revenue.

#### 4) Self-directed support (Headline 8)

- a) Social Services will have a list of all providers working in people's homes, but this is not indicative of all who enters homes, especially those of **self-funders**. With self-directed support and self funders, 'the paid staff could be anyone'.
- b) Equity, diversity and equality issues in safeguarding for personal budgets. Different cultures may have different norms.

#### 5) Care Workers and Carers

- a) One comment was that '*Carers don't care any more. It's a job like any other. No compassion*'.
- b) Care workers should be paid a decent wage and be given sufficient time to do their job properly to increase job satisfaction.
- c) Need to restore status of care worker in society. Better pay, recognition to avoid abuse
- d) It should be a professional role with good training including SOVA training for all visiting in the home.
- e) Then expect a professional attitude/approach from them all.
- f) Is abuse by care workers disguised statistically by professions being split into different categories?

#### 6a) Planning Ahead

- a) We need to raise awareness and help older people identify what provision they would like for the future, and what they would like their situation to be at any given point in the future.
- b) This needs revisiting periodically so changes can be taken into account. It may therefore require more than a single conversation and it should be revised as time goes by and changes occur.
- c) It can be difficult for family members to broach the delicate subject of what may happen in the future- possibly involving restricted mobility, weakening mental capacity and end of life care- because of their own emotions engaged and/or reluctance on the part of their relative to face issues. Older people may need guidance on how to do this or what they need to consider there are advantages sometime in involving a neutral trusted third party who can prompt and assist the older person to create a clear expression of wishes.
- d) Does anyone offer this support to those who not in need of social care and with no close family and friends?
- e) Who is best placed to offer this? Could a social housing provider outreach to do this? Local voluntary network? Are there any volunteer befriending schemes which already or could offer this service?
- f) Perhaps the most logical place to provide a service for older people to think through later-life issues and make their wishes known would be the GP surgery. These are trusted and staff are likely to recognise when an older person is in transition and may become vulnerable.
- g) It should be appreciated that thinking through future needs with an older person is not a quick process, as it needs time to think and talk.
- h) There need to be better and cheaper solutions for recording this information, and some of it needs recording in a legally binding way.

#### 6b) Recording wishes and intentions

- a) In order to ensure the older person is treated in line with their wishes, it is essential for family, friends and professionals to know their wishes and intentions.
- b) The timing of these discussions is crucial as it needs to be done when the older person has the mental capacity to make their wishes known, so leaving this until they are in receipt of care services may be too late. Mental capacity is likely to fluctuate for year to year and day to day. On a 'good day' there will be windows of opportunity for this dialogue with a trusted person. A person can be capable of managing their affairs in one area but not in others.

- c) As a starting point, the Age UK Life Book can be useful. It can be used to record day to day information, such as insurance details, who to contact in an emergency, when the car needs an MOT. (see Resources Appendix 1)
- d) However at present there is no low-cost legally enforceable document which can be used. Living Wills are becoming more popular, but these are not legally enforceable. Perhaps they could become so, and be extended to cover other eventualities. Lasting Power of Attorney documents are prepared by solicitors, and reported prices range from £400 to £3000. Why has this process put beyond the means of many pensioners? (Apparently the previous document Easting Power of Attorney could be drawn up for around £75)

### **6c) Bright ideas for recording wishes and intentions**

- a) Older people could receive more encouragement to make their wishes clear
- b) This needs to take place early, and be re-visited periodically as circumstances change
- c) One option is to extend Living Wills and enable them to become legally enforceable
- d) It is suggested CAB might develop a simple but legally enforceable document to be made available as a guidance document for recording the wishes for anyone over 18 with capacity to decide. This could be more straightforward than an Lasting Power of Attorney, and more powerful than a Living Will.
- e) These documents give quality of life to those face death with unresolved issues.
- f) Awareness should be raised about vulnerability at crucial times like discharge for hospital or entering residential care, and counselling or befriending offered.
- g) There is a gap in provision of help to implement wishes by those who are alone. (Help the Aged used to have scheme offering this sort of practical and emotional assistance for those who would leave property to the charity in their will. Does anyone offer this service now? Is a solicitor the only option for those who don't have funded social care? )
- h) Deciding and articulating their wishes should be made through active listening workers and not by tick-boxes in forms, as this give opportunities to raise self esteem which is key to preventing abuse

### **7a) Vulnerability triggers**

There are some key transitions trigger points when extra protection may be needed, and when self-esteem is likely to be low.

Some of these trigger events include

- o Bereavement
- o Reduction in public transport or services for the elderly/disabled (Taxi-card benefit too low to be effective, loss of local bus services)
- o Fear of reprisal by domiciliary carers
- o Fear of reduction in support by friends and family members
- o Becoming a carers of a partner with dementia
- o Discharge from hospital
- o Moving into residential care.

Housing can be the key to isolation. Bedsits and very small one-bed homes are not acceptable as they encourage isolation

### **7b) Counselling and Active Listening**

- a) Many participants noted their surprise and shock that counselling was not available on NHS to over 65s, as it offends the principle of equal treatment. Treatment available should not be restricted inappropriately by age. It was suggested this was something that participants could raise whenever they have the opportunity. Join online responses to Health Bill etc.
- b) Common sense says there is a link between low self-esteem and abuse. But no NHS counselling available for over 65s! 95% of referrals for counselling service may come from GPs so the medical profession recognises the link between

emotional and physical help. Health & Wellbeing Boards should promote counselling for over 65s

- c) As well as deciding what they want to do, older people may need help to be able to 'say no' when they mean it. Local groups could encourage training such as practising some phrases, as a form of assertiveness training.
- d) Empowerment can be assisted by the help of a 3<sup>rd</sup> neutral person
- e) Helping older people to identify the problems can lead to them developing their own solutions
- f) Care Managers and other professionals could do with a little help from counsellors sometimes ☺ !

## 8) Reducing abuse opportunities, lifestyle factors

- a. Debt could sometimes be avoided by better information about benefits and entitlements- automatic entitlement working with Inland Revenue, as well as benefits tests in the home.
- b. Reduce the cash reserves kept at home.
- c. Loss of local Post Offices where older people could withdraw their pensions themselves is still regretted.
- d. Create a new bank specifically for older people, which would note unusual account activity and offer advice to those who are falling into bad patterns.
- e. Pensioners should be enabled to make payments without the need for drawing their pension out in cash and entrusting others to pay bills. (The closure of local post offices which might have been accessible has contributed to this). Using direct debit etc from a pension –receiving account would mean carers would not need to pay bills in cash
- f. Winter fuel allowance could be given out as credit to use on energy bills, tokens, or a special card. Housing benefit should be paid direct to landlord.
- g. However in some cases debt problems arise because of the use of credit cards

### Commercial factors

- h. Current equity release schemes are commercial transactions and will not be beneficial in many cases, and some could be described as 'rip offs'. Equity resale schemes should be investigated and regulated. Not-for-profit equity release should be developed..
- i. There is insufficient suitable social housing for older people so they can release capital from their home.
- j. Independent Financial Advisor- does this open the door for potential abuse? Must be free from vested interest.
- k. People should be protected from inappropriate investment schemes

### Friendly support

- l. Visiting schemes should be funded and developed, as the voluntary sector have a special role in keeping the vulnerable safe and reporting concerns
- m. A home visit by professionals is crucial, perhaps especially to understand family relations in ethnic minorities, and should be done by someone without personal relations with the family. These perceptions will lead to better understanding of housing needs.
- n. Volunteer sector schemes which reduce isolation should receive support. Care Network in Cambs was mentioned as a fine example of reducing isolation though developing locally managed transport and social schemes, and Home from Hospital and Helping Hands projects.

## 9) Safeguarding Process

- a. In Essex there is a Safeguarding Helpline for reporting carers' possible abuse. 'Ask SAL'
- b. Try mediation between abused and abuser in low-level family situations

- c. Use free bookmarks to spread SOVA contact details
- d. Have information available prominently in mobile libraries
- e. Social workers need to come from all ethnic minorities to overcome language and cultural barriers
- f. Would it be more effective if safeguarding referrals should be taken up by an independent body, rather than there being a lead at County Council? The concern is relevant because the voice of older people can sometimes be quite low-pitched and they can minimise their own concerns, and social workers can be too busy to give non-urgent or undramatic cases consideration. How serious/upsetting does a situation need to become for a SOVA lead to take time and listen?
- g. Financial abuse and safeguarding interventions with people with cognitive impairments- the Mental Capacity Act 2007 can provide an opportunity to support clients in their best interests
- h. Discuss abuse or potential financial abuse early in liaison with clients and put protection measures in place

How does the system work?

- i. Do members of the public know what to do if they have concerns?
- j. Does a member of the public need to have consent of the person in order to report abuse? No, but you need to explain to the person that you will be reporting the abuse , why and what will happen.
- k. A report will trigger a process in SOVA
- l. Sometime it can be effective to work with abuser to relieve the problem
- m. How do County Councils check their providers? Agencies working with older people are well placed to collect evidence of mental capacity or potential abuse activities.

## 10) Legislation for Safeguarding Boards

### Get involved now

The government intends to legislate for Safeguarding Adults Boards (SABs), making existing boards statutory, while maintaining their freedoms to operate flexible ways, will secure transparent and locally accountable mechanisms for local communities to ensure the protection of vulnerable adults. Older people's representatives should get involved at early stage.

## 6. Next Steps Action

We invite all participants to add their own actions to this list and return to Marion at FE.

Directed to	Action	Action by
Colleagues	Bring learning points back to colleagues	Peterborough CAB
Colleagues	Working more closely with SOVA team	Peterborough CAB
Colleagues	Will be cascaded through supervision of Social workers	Suffolk Social services
Older people forums and groups	Prepare materials which could be used by forums to hold an event on safeguarding. Prepare 10 minute PowerPoint with light-hearted illustrations, suitable for forum audiences, to explain SOVA.	Ruth Featherstone of Future East.
FE members for discussion at later FE meeting.	FE wishes to encourage older people to plan ahead. Members will consider whether to apply for funding to develop resources suitable for use by local groups to encourage people to articulate their wishes about their future affairs. See Tablecloth Notes 6B	Future East

Directed to	Action	Action by
FE contacts	Circulate completed report to all invitees to reach those who were unable to attend, to spread the messages more widely	Future East
FE Attending Members	Ask Attending Members to find out about Safeguarding Process in their area, and report back to FE	Future East
Forums	Alert Forums to the possibilities of getting involved with SOVA in their locality	Future East
Minster for Social Care	Draw this report to the attention of Minister for Social Care, Paul Burstow, at UKAFA meeting	Through Peter Coleing and Russell Taylor
FE	Distribute widely through contacts	Future East
Forum	Raise awareness of this report to Tendring Older People's Forum by personal visit	Future East
Forums on Ageing across the UK	Cascade to the other English Forums on Ageing through Chairs	Peter Coleing and Russell Taylor
Young people, schools	Seek partners to prepare Drama Workshop pack for Schools 'Don't Ask' , encouraging intergeneration understanding	FE Members (lead by Ruth Featherstone)
Local people	Will hold similar event in March/April	West Norfolk Older Peoples' forum

## Appendix A, Resources

- 1) Where can older people find reliable open transparent **not-for-profit equity release schemes** so they can confidently fund their later-life care?
- 2) **Who is evaluating how well personalisation and direct payments for older people is working?**  
*Dept of Health is looking at health outcomes from direct budgets, are consulting on the framework, not results available yet.*  
[http://www.dh.gov.uk/en/Consultations/Liveconsultations/DH\\_121509](http://www.dh.gov.uk/en/Consultations/Liveconsultations/DH_121509)
- 3) **What action does SOVA team take** if a referral comes from a member of the public?  
 See the Multi Agency Safeguarding policy provided by Central Bedfordshire, available on FE's website.
- 4) **Defining abuse**  
 The following definition of abuse has been adopted by World Health organisation and can be found on the website of Action on Elder Abuse,  
<http://www.elderabuse.org.uk/Index.htm>  
  
*'A single or repeated act or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person'.*
- 5) **Powers of attorney**  
Powers of Attorney, Looking after someone else's affairs, Wills and estate planning, and Advice for carers are all informative free leaflets from Age UK money matters

0800 169 6565 or visit [www.ageuk.org.uk/moneymatters](http://www.ageuk.org.uk/moneymatters)

- 6) Action on Elder Abuse** provides a further explanation which indicates the areas of involvement for that organisation.

*It has at its heart the 'expectation of trust' that an older person may rightly establish with another person, but which is subsequently violated. For this reason we do not involve ourselves with actions that relate to strangers, unless those strangers have abused the expectation of trust... we address abuse within people's own homes (whether by family, friends or paid staff), within sheltered housing, and within care homes and hospitals*

The Action on Elder Abuse Helpline: 0808 808 8141

- 7) Safeguarding information**

Information leaflet on Safeguarding is available for Central Bedfordshire

[http://www.centralbedfordshire.gov.uk/images/181-09%20A5%206pp%20Leaflet\\_tcm5-](http://www.centralbedfordshire.gov.uk/images/181-09%20A5%206pp%20Leaflet_tcm5-)

- 8) Age UK's Life Book** to record important information for yourself or for a friend or family members to use if necessary. To request a printed copy of a LifeBook or a version to be emailed for you to store and complete on your computer, call **0845 685 1061** and quote reference **ALL 721**.

- 9) Help for those in financial need**

Those in receipt of Pension Credit are entitled to claim budgeting loans. Budgeting loans are interest-free loans which can be made from the social fund. They are intended to help with occasional lump-sum expenses which are difficult to budget for during a period on benefit. A client can apply for a budgeting loan for any item or expense which falls into a list of broad categories, defined in the Social Fund Directions. A budgeting loan cannot be awarded for help with the cost of items, services or other expenses which fall outside these categories. The categories are:

- furniture and household equipment
- clothing and footwear
- rent in advance and/or removal expenses to secure fresh accommodation
- improvement, maintenance and security of the home
- travelling expenses
- expenses associated with seeking or re-entering work (eg a suit to wear at interview)
- hire purchase and other debts which were taken out for expenses in one of the other categories.

A client does not have to give details of what s/he is applying for, or why s/he cannot pay for it; only the amount s/he needs and the relevant category. However, the form does ask if there are other sources of help available for the client's need, and this can affect the success of the application. (David Rowley Peterborough CAB)

- 10) Who regulates care providers?**

The Care Quality Commission (CQC) regulates all health and adult social care services in England, including those provided by the NHS, local authorities, private companies or voluntary organisation. It also protects the interests of people detained under the Mental Health Act. From October 1 2010 all health and adult social care providers must be registered and licensed with the CQC to show they are meeting essential standards of quality and safety. Without registration, providers will not be allowed to operate. Are they doing enough?

- 11) How many people are using personal budgets and direct payments?** As of April 2011, 35% of eligible users and carers in England - 340,000 people - were using personal budgets, according to the Association of Directors of Adult Social Services. In a

third of these cases, the recipient had taken their budget as a direct payment and in the rest the council was managing the personal budget.

## 12) What is the difference between direct payment and personal budgets and individual budgets?

<http://www.communitycare.co.uk/Articles/19/08/2011/102669/direct-payments-personal-budgets-and-individual-budgets.htm>

Direct payments and personal budgets are a central part of the personalisation agenda, the drive to give service users choice and control over the care services they receive.

Direct payments are cash payments given to service users in lieu of community care services they have been assessed as needing, and are intended to give users greater choice in their care. The payment must be sufficient to enable the service user to purchase services to meet their needs, and must be spent on services that meet eligible needs.

They confer responsibilities on recipients to employ people, often known as personal assistants, or to commission services for themselves. Service users can get support in fulfilling these responsibilities from direct payment support services commissioned by local authorities, often from user-led organisations.

Direct payments are available across the UK and to all client groups, including carers, disabled children and people who lack mental capacity. However, they cannot be used to purchase residential care or services provided directly by local authorities.

Personal budgets are an allocation of funding given to users after an assessment which should be sufficient to meet their assessed needs. Users can either take their personal budget as a direct payment, or – while still choosing how their care needs are met and by whom – leave councils with the responsibility to commission the services. Or they can take have some combination of the two.

As a result, they provide a potentially good option for people who do not want to take on the responsibilities of a direct payment. Personal budgets have been rolled out in England since 2008, with a target of providing every service user with one by 2013.

**Support planning and brokerage** - drawing up a support plan in partnership with the service user and their family, and providing information on or sourcing services to implement the support plan (brokerage). While these functions are often carried out by council social care staff, some argue that they are better provided by external, specialist organisations,.

## 7 b) Appendix 2

### Participants

Future East welcomed participants as follows:-

Older People representatives from

- Bedford
- Cambs
- Central Bedfordshire
- Essex
- Herts
- Norfolk
- Suffolk
- Thurrock

From statutory, voluntary and private sectors.

- Advocacy for Older People Bedfordshire
- Age Concern Services East
- Age UK Cambs
- Age UK Peterborough
- CAB Peterborough
- Cambridge City Council

- Cambridge City Council Home Aid
- The Cogwheel Trust
- COVER
- Future East
- Havebury Housing
- National Housing federation
- National pensioners convention
- Safeguarding Essex
- Safeguarding Central Bedfordshire
- Suffolk Older People Strategic Partnership Board
- South Cambridge Community and Well being Board
- Suffolk County Council
- Stevenage Borough Council
- Tenants participation Advisory Service

### **Future East**

To ask any question about this event or post-event report, or to go on our mailing list, please contact Marion Bailey

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