

Facts for Families: Money Matters

It is natural to be concerned about money.

In the past, when most people with learning disabilities and autism lived in residential care and had a small weekly personal allowance, there was simplicity of sorts. But, there was also very little choice about how people could spend their lives, let alone their money.

Over the years there have been a lot of changes to how support is provided and things that used to be free, like day services and transport, now usually have a cost attached. People use a combination of their benefits and personal budget to pay for activities like day services and classes, as well as ordinary activities like going to the cinema, bowling or having a night out.

This generally gives a better standard of living, as well as more choice and control, than in residential care. At Dimensions we plan with people and their families so they can live the life they choose. Spending is linked to activities and outcomes agreed at the annual review or planning meeting and results in a “support with personal money agreement.” Finance audits are also carried out to ensure that money for people we support is scrutinised and checked.

Everyone is different, but as a rough guide, whether your relative lives with you or in supported living, a budget might include:

- Saving plan for large purchases like furniture, home equipment or holidays
- Fees for day services and classes
- Contribution to a household kitty for food, washing powder etc (average £40 per week)
- Contribution to utility bills (average £20 per week)
- Leisure and social activities (average £15 per day)
- Transport (£20-60 depending on level of need)
- Disability related expenses (variable, £20 - £80 – this can include paying out of pocket expenses for support staff, clothing for particular needs, special diets etc).

To support your relative with their finances, you could:

- Be a court appointed deputy (to manage all financial affairs, including a personal budget)
 - Be an appointee (to manage benefits)
 - Keep an informal ‘watchful eye’ with your relative’s permission
 - Attend planning and review meetings and participate in decision making
 - We welcome your involvement; please discuss this with your relative’s locality manager.
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Frequently asked questions

My daughter is saving for a rainy day

We encourage people to save for planned events and purchases and to have some money 'just in case.' But savings levels can affect benefits so please do talk to us about this.

How can I be sure my son can afford his heating bills?

We work with the landlords to make sure properties are well insulated and maintained. We support people to budget for the essentials and we monitor rising costs.

How are household expenses shared?

Generally bills are split equally between housemates. People often contribute towards a kitty for basic food and household goods but if people have expensive tastes or need special products they buy their own. We take into account if somebody goes away regularly and adjust their contribution appropriately.

Things to remember:

- If you are paying us on behalf of your relative, always tell us who they are and what the payment is for
- We prefer Direct Debit – it is easy to set up and saves a lot of time in the long run
- If you have any queries about payments to Dimensions or bills you have received from us, please ring the income team on 0300 303 9193 or email incometeam@dimensions-uk.org

How can my brother afford to go abroad?

If holidays abroad are important to people we will help them to save.

Why do we have to pay for day services when they used to be free?

Many people now have a personal budget which gives them more choice over how they spend their days. People can choose to spend their money on a 'service' or an ordinary day out.

Why does my son pay for the support worker's lunch?

There is a daily maximum that people spend on expenses for support staff. This is a 'disability related expense' and is a typical way to spend Personal Independence Payments or Disability Living Allowance. Staff keep expenses to a minimum.

We would like to reassure you that we take your relative's finances very seriously. We have checks in place to prevent financial abuse and work hard to ensure that people pay no more than their fair share of any expenses.

Proving life can get better