

The Easy Picture Guide  
to Living independently

# Moving on and Planning Ahead

**f** Making  
Money  
Easier



  
**United  
Response**  
*support that changes with you*



This guide is to help people plan for their future. It is for people who want to **live more independently**. This means the freedom to make choices and take charge of your life.



It can **help you decide** if living more independently is right for you. Choosing to live independently is a big decision. There are lots of things to think about.



It's good to **talk to someone** so they can help you decide and plan what to do. They can help you to make it happen.

There are lots of **pictures** to make things easier, and a couple of helpful **signs**:



**Ask a Question**



**Be Careful**

## The Contents



What you can learn about in this guide:

- Page 4 About Independent Living
- Page 11 New Ways of Paying for and Getting Your Support
- Page 16 Who Can Support You
- Page 22 Paying for Other Things You Need



There are other guides that will help you too:

- **Choosing and Opening a Bank Account**
- **Using a Bank Account**
- **Your money – Your home**
- **Your money – Your insurance**

And a special leaflet called:

- **Explaining some of the words used in Banking**



You can download of these guides from [www.unitedresponse.org.uk/making-money-easier](http://www.unitedresponse.org.uk/making-money-easier)



## About Independent Living

Everyone should have the right to live independently.



Living independently is not just about your own house or flat.

It is about the **freedom to choose** and to **take charge**.



Living independently does NOT mean you have to do everything by yourself. It doesn't mean you have to move house.

Living independently doesn't mean you can do anything you want. Not many people can do that! But you should have the same chances as everybody else.



The **government** says they agree with this.

## Getting and managing your Budget

To start with, the **council** uses the information from the assessment to work out if you are eligible for funding for support. Most councils only provide funding for people who really need support – called critical or substantial needs.



Once they have decided this, they will then work out how much money they think you need for your support, based on the assessment.



You then work out how you are going to use the money. This is called a **Support Plan**.



The council has to agree with the things in your plan. They need to say **“it’s OK to do it like that”**.



You need to decide how to manage your budget – like having a **Direct Payment**, OR having a **Council-managed Budget** or asking a provider to create an Individual Service Fund.



And then you need to decide how to spend it – like **employing** your own support workers or **buying** support from an agency you trust.



Sometimes, the council will **check up** that your Personal Budget is being spent on the things you agreed with them.



If you want to know more about Personalisation, and having a Personal Budget, ask your **social worker**. They will know what your local council is doing.



## Making a plan for your independent life



When it is time to move on with your life, think about what you want and **write it down**.



■ Do you want to **live on your own**?



■ Do you want to **share with other people**?



■ Do you want to **rent a house**?



■ Do you want to **buy a house**?



Do you have the money to do it?



- **What support do you need** to live independently?



- If you **have** a job **what support do you need?**



- If you want to **find** a job **what support do you need?**



- What do you **like doing?**



It might be things you already like, or things you would like to try.



It could be sport, or socialising, having a hobby, or learning new things at college.





**Write it all down**, or get someone to help you.

You can decide how much you want to control. And you can decide things you want someone else to be in charge of.

The plan shown here is just an example.

Your plan might have lots more things in it – or different things.

Making this plan is often called an **assessment**.



## MY PLAN

- I want to have my own flat.
- I don't want to share with other people.
- I want to go swimming once a week.
- I only want to go to the Day Centre twice a week (Monday and Friday when they have exercise class).
- I want to learn to use a computer at College.
- I want to find a job.



The council or other agency that supports you might have a printed **Guide to Self Assessment**. You can use this to help you.



You can talk it over with your family, a friend, or an independent advocate if you have one. But it is up to you. **You decide**.

Then you can find ways to get the support you need to achieve your plan.



## New Ways Of Paying For And Getting Your Support



BENEFITS £

The government has lots of ideas about how the **benefits system** should work in the future.

One of the things they want to do is to make things simpler. To do this, they want to replace lots of benefits with one new benefit. They are calling this the **Universal Credit**.



The government also wants to replace Disability Living Allowance with a new benefit called the **Personal Independence Payment**.

The details about how these **new benefits** will work have not been decided yet.

If any of the changes will affect you, **they will write** and tell you.

You will also be able to get more information from the agencies we have put in the **'Getting help'** section on **page 36**.

This section tells you about some of the ways you can pay for the support you need to live independently:

- Personalisation or Self-Directed Support
- Your Personal Budget
- Getting and Managing your Budget

## Personalisation or Self-Directed Support



Today you have more **choice** about how you are supported.

Before, the person supporting you was usually chosen and paid for by the council.



The Care Act says that you are entitled to more control of who supports you because **councils** are working under a new system. It is called **Personalisation** or **Self-Directed Support**.

**Whatever they call it, it means you should be able to take charge of every aspect of your life or have as much control as you want to.**



Under this new system, you get a **Personal Budget**. A Personal Budget is **just for you**.

## Your Personal Budget



You have the right to take your Personal Budget as a **Direct Payment**. This means you will receive a cash payment from the **council** to buy your own support.

But you don't have to have a Direct Payment if you don't want one.



You can ask the **council** to manage your Personal Budget for you – called a managed budget. Or you might want your budget paid direct to a **provider agency** you have chosen. This is often called an **Individual Service Fund**. You should have a choice about which option works best for you.



Some people manage their Personal Budget on their own. Others need help – from **family or friends** or people who are paid to help, sometimes called **brokers**.



A Personal Budget is not always just to pay for people to support you. As long as what you spend your budget on meets the needs of your plan and you have the agreement of your council, **you should be able to use it how you want**.



### So how do you get a Personal Budget?

It works like this:

The council will do an **assessment** – they should do this with you.





You might want to make a **diary** to help you think about the support you need. A day might look like this:



Wednesday

8 am

Got up, washed and dressed.

*Paid support needed*

8.30 am

Had toast and tea.



9.30 am

Swimming Class - I need support for this.



- Got bus to Leisure Centre *30 minutes*
- Got changed and went swimming *1 hour*
- Got dried and changed *15 minutes*
- Went for cup of tea *30 minutes*
- Did some shopping on way home *30 minutes*
- Got bus home. *30 minutes*

12.45 pm

Lunch - I need support for this.



- Cooked lunch. *1 hour*

1.15 pm

Had lunch. Washed up.

2 pm

Went with Support Worker to Job Centre to talk to Disability Equality Adviser about finding a job. *2 hours and 30 minutes*





4.30 pm

Came home.

Mum came round to help me make my dinner and wash my clothes.

5.30 pm

Mum left.

6 pm

Checked email and played computer game with Support Worker.

7 pm

Ate my dinner and washed up.

Swept kitchen floor.

8 pm

Watched telly until bedtime.

10 pm

Went to bed.

TOTAL time Paid Support needed:

7 hours and 45 minutes

*Paid support needed*



This is just an example. You might need more support than this. You might need less.

## Who Can Support You



This section tells you about different people who can support you, including:

- Having a Personal Assistant
- Buying your support from an agency
- Unpaid support



### Having a Personal Assistant

Your Personal Assistant CAN be someone you already know. They CAN be a member of your family, as long as they **don't** live with you.



Your Personal Assistant CAN'T be your wife or husband or partner. They CAN'T be a member of your family that lives in the same house.





If you have a Personal Assistant you are their **employer** – “the boss”. There are lots of things you need to do when you are an employer. **Some of them are the law.**



**You have to be fair with people.**



They have to have a written agreement, that says what they do. This is called an **Employment Contract**.

You might also want to have a **job description** to say how you would like to be supported. This should reflect your one page profile or support plan.



You have to **pay them on time**. This might be every week or every month.



You need to make sure their **taxes** and **national insurance** are paid. **This is the law.**

Everybody who works must pay taxes. This is money taken off their wages and sent to the government.



You can ask someone to help you do this. There is plenty of help available and your council should be able to do this.

You could go to the **Disability Rights UK website**, [www.disabilityrightsuk.org](http://www.disabilityrightsuk.org) who have lots of information.



They can also help you with the insurance you will need.

If you want to employ a Personal Assistant, there is a website with everything about that: **[www.panet.org.uk](http://www.panet.org.uk)**



If you are not happy with your **Personal Assistant**, you can't just sack them. They have rights too.



If there is a problem, you need to try and work it out. If you can't work it out together, you will have to **explain** why you want them to leave.

This will usually be because they haven't done something in the **employment contract**, or because they haven't supported you in the way you want.



**“It all sounds so difficult”**



**Don't worry** – lots of people are making it work for them. If you ask your **social worker**, they will give you advice about how to do this, or put you in touch with somebody who can help.



For example, councils usually have a team that can help you to understand and run your Direct Payment.

They can support you to:

- **manage** your Direct Payment,
- **recruit** the support staff you need OR **find an agency** to provide staff,
- **set up book keeping** and **pay wages**,
- be a **good employer**.



There are also independent organisations that do this. Look at Disability Rights UK – [www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)



## Buying your support from an agency

If you are buying your support from an agency, or a charity like **United Response**, you will need a **support contract** with them.



This will say what the agency will do to support you. It could look something like the one in this picture.

They should ask you to help **choose** who supports you.



The agency will help with things like **job descriptions**. They will **train the person who supports you** and pay them.

They will **pay their taxes and national insurance**.

You might need to pay the agency a bit more for this.

### What if you have a complaint?

If you are buying your support from an agency, or a charity like **United Response**, they will have a **Complaints Procedure**.



Make sure you get a copy and that they explain how it works.



## Unpaid support

Your support doesn't always have to be from someone who is paid to support you.



You might pay someone to help you go swimming, shop and cook. But maybe you could ask **a friend or family member** to help you with the computer.



You can get some help to work all this out. Ask your support worker or social worker, a friend or a family member. Or ask your independent advocate, if you have one.



If you need it, they can help you to find people in the community who will do things for you as **volunteers**. This means you don't have to pay them. You might be able to ask some friends and family to help too.



If you have money of your own – like wages from a job, or savings – the council will probably give you less, or ask you to pay a bit towards your support.

## Paying For Other Things You Need



This is about paying for all the other things you need:

- Council Tax Support/Reduction
- Health benefits
- Disability Living Allowance (DLA) or Personal Independence Payment
- Employment and Support Allowance (ESA)
- Universal Credit
- Other benefits
- Housing Benefit and Local Housing Allowance
- Working Tax Credit
- Making sure you get the right benefits
- How most benefits are paid
- Changes to your benefits in the future
- Getting help



There are many things you need to pay for, including:

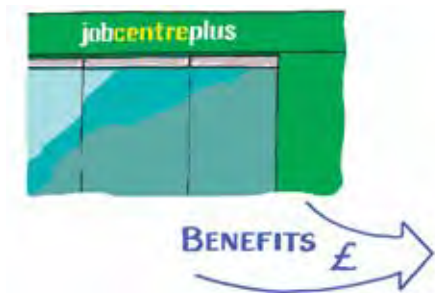
- Gas and electricity
- Clothes
- Food
- Council Tax
- TV Licence
- Transport
- Going out and activities
- Getting to work





If you have a well-paid job, or money of your own, that's fine.

But if you don't have a lot of money, there are benefits from the **government**, to help you pay for the things you need.



There are many different benefits, paid through different places – like the **council** or the **Job Centre**.

This section tells you about some of the main ones. When you finish reading it, it is still a good idea to **talk to an expert**. Everybody finds benefits difficult.



Your local **Citizens Advice Bureau** will have a Benefits advice person that you can go to.

## Council Tax Support/ Reduction

Everyone has to pay **Council Tax**. This is money you pay the council to provide all the local services.



If you don't have a lot of money coming in, ask the council if you can get **Council Tax Support/Reduction**. Then you will only need to pay some of the Council Tax.

## Health Benefits

If you are getting other benefits like Income Support or Employment and Support Allowance, you can get **free health checks** and **free medicine**.

That means you don't have to pay for:



- going to the **dentist**,



- having an **eye test**,



- **prescriptions** for medicine (if you live in Wales these are already free).

When you go to the dentist or optician they will have a **form** you sign.



At the **chemist**, you just **tick a box** on the back of the prescription.



## Disability Living Allowance (DLA) or Personal Independence Payment (PIP)

This is money to help you live independently, even if you need a lot of support and have money of your own from a job. PIP has replaced DLA for people making new claims. People already on DLA will need to apply for the new benefit at some point but the DLA people will be in touch when you need to do this.

There are two parts to the Disability Living Allowance/PIP:

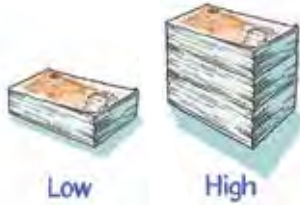
- The first part is for help with care and support. This is called the **DLA Care Component** or the **PIP Daily Living Component**.

DLA can be paid at three levels – **low**, **medium** and **high**.



PIP can be paid at two levels – **standard** and **enhanced**. Standard is like middle rate DLA; enhanced is like high rate DLA. The amount you get depends on how much help you need.





- The second part is to help you get around. This is called the **DLA** or **PIP Mobility Component**.

This can be paid at two levels – **low** and **high**.

How much you get depends on how much support you need and how mobile you are.

You need to be **over 3 years of age** and **under 65** to get Disability Living Allowance.

You need to be **over 16** to get PIP. People **under 16** will still be able to get DLA for the time being.



You can get a **form** from the **Job Centre**, OR phone their **Helpline** on: **08457 123 456**.

You might need support to fill in the form – it is not easy!





## Employment and Support Allowance (ESA)

This is a benefit for anyone **over 18** years old and **under 65**, who finds it difficult to work because of illness or disability.



When you claim ESA, you have to do an assessment called the **Work Capability Assessment**. This test is to find out what you can do, as well as what you can't do.

The test should happen in the first three months after you make your claim although at the moment there are delays in getting assessments done. During this time, you are paid a **lower amount** of benefit.



Once the test has been done, the benefits agency decide what you can and can't do. They will then **either** help you to find a job, **OR**, if they decide you are too disabled to work like other people, you will just be given the benefit. At this point, you will receive **more** money.

ESA will replace some other benefits like Incapacity Benefit and Income Support. Everybody that gets these benefits now will be moved onto ESA at some point.



To claim ESA you can:

- phone the **National Contact Centre** on: **0800 0 55 66 88** OR **0800 0 23 48 88** (textphone)



- get a **claim form** from your local **Department for Work and Pensions** office or **Jobcentre Plus** office, OR... download it from the **Jobcentre Plus** website: [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)



The person at the Job Centre can explain how it all works. If you don't understand, take a **friend or family member** with you. Or take an **independent advocate**, if you have one.



If you get a job that doesn't pay much, you may not lose all your Employment and Support Allowance.

But if you are earning money, they might reduce some other benefits, like Housing Benefit.

## Universal Credit (UC)



**Universal Credit (UC)** is a new benefit being introduced by the government at the moment. It is replacing existing benefit including income based ESA, Housing Benefit, Working Tax Credit and Income Support.

It is being introduced gradually around the country and most people who need to claim benefits will be transferred onto UC by 2017. The dates might change however.



UC is a benefit for people who have a low income – or no income – and need money to live on. It is also paid to people who need help to pay for housing. People can work and get UC but the more you earn, the less UC you will get.

If you are already getting an income based benefit, the Department for Work and Pensions will contact you when it is your turn to transfer. If you are claiming benefits for the first time, they will tell you what benefit to apply for when you apply.



## Other Benefits available at present

There are other benefits that people who have **a disability AND a low income** can get.

They include **Income Support** (because you have a disability), **Incapacity Benefit** and **Severe Disablement Allowance**.



Those benefits are being replaced by the **Employment and Support Allowance**. Everybody who gets one of these benefits will be moved onto **Employment and Support Allowance**.

If you get one of these benefits, you will get a letter about the changes and what you have to do. This will be before any changes take place.



## Working Tax Credit

**Everybody who works, must pay taxes.** Taxes are money taken off your wages by your employer and sent to the government.

The **government** uses taxes to pay for everything it does.



But if you don't earn very much, you can get some of the tax back. This is called **Tax Credit**.



To get a Tax Credit, you must...

- **work for 16 hours or more** a week,
- **have a low income,**
- **have a disability that makes it hard for you to get a job,** or some other needs.



If you get the **Disability Living Allowance**, you will get even more Tax Credit.



For more information you can go to:

**[www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)**

They have a **fact sheet**.

**Working Tax Credit** will be replaced by **Universal Credit** in the future.



## Housing Benefit and Local Housing Allowance



You might be able to get **help to pay your rent**. This is called either **Housing Benefit** or **Local Housing Allowance**.

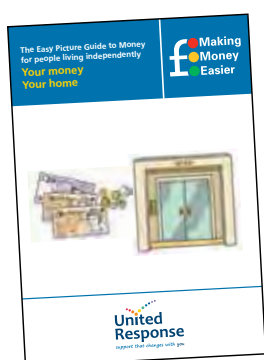
You get Housing Benefit if you rent your home from the council or a housing association.

You get Local Housing Allowance if you rent from a private landlord.



Both of them are paid by the **council**.

In the future, people who need help to pay housing costs will get extra money for this as part of their **Universal Credit**, if they qualify.



To find out more about this you could look at the guide **Your money – Your home**.

You can download this Guide from [www.unitedresponse.org.uk/making-money-easier](http://www.unitedresponse.org.uk/making-money-easier)



## Making sure you get the right benefits



Most benefits have an **appeal process**.

That means you can **ask them to think again** if you believe they have got it wrong, and if you think...

- you should be getting more,
- you are not getting something you have a right to.

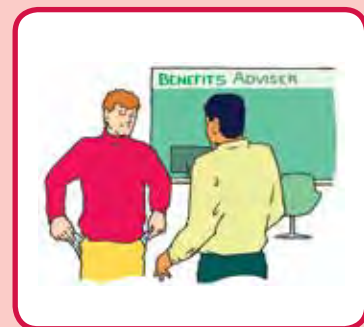


### If things change

For example, if you get given some money, or you get a job with more money, you **MUST tell the benefits people**.

You must do this even if it means they might pay you less. If you don't tell them and they find out, you might have to pay money back.

If things get harder for you, tell them that as well. You might be able to get more money.



## How most benefits are paid



Benefits are usually paid straight into your **bank account**.

If you do not have a bank account you will need to open one.

For more information about this, see the Making Money Easier Guides to Banking. You can download this Guide from [www.unitedresponse.org.uk/making-money-easier](http://www.unitedresponse.org.uk/making-money-easier)



## Changes to your Benefits in the future



The government has lots of ideas about how the benefits system should work in the future.



One of the things they want to do is to make things simpler. To do this, they want to replace lots of benefits with one new benefit. They are calling this the Universal Credit. This new benefit is set to start in 2014.



The government also wants to replace Disability Living Allowance with a new benefit called the Personal Independence Payment.



If any of the changes will affect you, they will write and tell you.



You will also be able to get more information from the agencies we have put in the 'Getting help' section on the following pages.

## Getting help

If you find it hard to find out what you could get, you can ask:



- A **Benefits Adviser** or **Welfare Rights Adviser** at your local **council**.



- A **Benefits Adviser** at your local **Citizens Advice Bureau**.

You can find the nearest Bureau by going to their website:

**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**



- A local **Advice Centre**.



For **Disability Living Allowance** you can telephone:

Helpline: **08457 123 456**

Textphone: **08457 224 433**





For **Employment and Support Allowance, Incapacity Benefit** or **Jobseeker's Allowance** you can telephone:

Helpline: **0800 055 6688**

Textphone: **0800 023 4888**



For **Tax Credits** you can telephone:

Helpline: **0345 300 3900**

Textphone: **0845 300 3909**



For useful information about **all Benefits** use the search facility at:

**[www.direct.gov.uk](http://www.direct.gov.uk)**

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