

# West Berkshire Shared Lives Carers Guidance - Management of Money



# Introduction

This document provides guidance to Shared Lives Carers around the management of money, valuables and financial affairs for the West Berkshire Council Shared Lives Scheme.

## Management of Money

It is important to note that wherever possible, an individual's finances will be managed outside of the Shared Lives arrangement.

The Shared Lives service aims to encourage and enable the service user to be in control of their life. This includes the service user looking after their money and managing their own financial affairs; they have the right to keep these matters private.

However people in Shared Lives arrangements may sometimes need support with this from their Shared Lives Carer and / or they may bring money / valuables to their Shared Lives Carer's home. In order to protect the service user from financial abuse or the mishandling of their money and to protect their Shared Lives Carers from allegations of misconduct, it is important that appropriate procedures are followed and that records are kept.

### How will this happen?

Before starting any Shared Lives arrangements, Shared Lives Carers will receive an induction and an allocated Shared Lives Officer/s so that they understand how to support the service user in doing as much as possible for themselves being independent. This will also cover how to safeguard the service user and the Shared Lives Carer if the service user requires support with budgeting, saving, shopping or other financial matters.

The Shared Lives Carer will not be able to support the service user with their finances, unless this has been explicitly agreed in the **service user's placement plan**. The kinds of support could include things like:

- Accessing information about the service user's money. (bank account statements etc)
- Completing welfare benefits forms or replying to correspondence about this.
- Reminding the service user to pay their regular bills.
- Helping the service user to shop.
- Learning how to budget.

- Support to recognising different coins or notes / understanding the value of money.
- Support to save for something special.

## Recording

If the service user brings money or any valuable items with them when they visit their Shared Lives Carers and then asks the Shared Lives Carers to look after it for them; they will keep a written record of the amount / item, what it is for (when applicable) and the date the amount / item is returned to the service user. This is to rule out any misunderstandings of what money or valuables were held by the carer.

Shared Lives Carer are only able to spend money on behalf of the service user if it has been agreed as part of their **placement plan**. This should detail when this is required and any limitations on this.

The Shared Lives Carer will be required to keep receipts and / or records of what the money was spent on.

### **Managing service user's financial affairs.**

The service user's Shared Lives Carer will not normally be able to act as the service user's agent for claiming welfare benefits or managing the service user's finances.

Where it is agreed that the Shared Lives Carer will manage a service user's financial affairs this will need appropriate consent and / or legal authorisation which should be recorded clearly within the **placement plan**. The Shared Lives Carer will be required to keep full records of the income and outgoings, including copies of correspondence and receipts for all shopping or other payments made on the service user's behalf. The service user and / or their representative will be able to look at those records; auditors (people whose job it is to check the financial systems in this service) may look at these records too.

Shared Lives Carers will always keep their own money separate from the service user's money. If the Shared Lives Carer pays any of the service user's money into an account, this has to be an account in the service user's own name.

If the Shared Lives Worker is involved in carrying money / valuables between the service user and / or the service user's family / the service user's Shared Lives Carers, then a receipt will be signed at each handover point and then kept on the service user's office file. The service user and / or their family / their Shared Lives Carer will be given a copy of the receipt(s) too.

Shared Lives Carers and Shared Lives Officers in this service must not:

- Enter in to personal financial transactions with the service user.
- Accept money or gifts from the service user or the service user's family (except for small token presents on birthdays or Christmas / similar festivals).
- Borrow money from the service user.
- Lend a service user money.
- Influence the service user in what they spend their money on when they or their families could benefit from it.
- Be involved in drawing up or witnessing the service user's will.

## Who would be expected to pay for what?

In everyone's daily lives there are items we need to purchase and activities we want to do which cost money. The issue of who should be expected to cover these costs when someone lives in a Shared Lives arrangement can be both problematic and at times contentious. In order to assist both Shared Lives carers and schemes to reach decisions with service users (or their advocates) that are fair to all parties, we have worked with Shared Lives members to develop the guidance below. It is important to note that Shared Lives members believe there will always be a need for flexibility in this area and this guidance is not intended to create new rules but more to suggest an approach that we hope will be helpful to all concerned. For 'grey areas' dependent on individual circumstances, judgments need to be reached through discussion with relevant parties ie the service user and/ or their circle of support (e.g. family members, advocate, social worker, the Shared Lives carers, scheme representative) then the decision recorded.

Payment for	By Service User	By Shared Lives carers	Comments	Potential issues
Activities/entrance fees (service user's)	Yes			
Activities/entrance fees for Shared Lives carers supporting		Yes	For an activity <u>only</u> for the benefit of the service user he/she would be asked to pay the Shared Lives carers's entrance fee (In some situations a carers will go free or receive a discount).	Who makes the judgment of who is benefiting?

Payment for	By Service User	By Shared Lives carers	Comments	Potential issues
			<i>(Evidence and a brief record would protect all parties)</i>	
Proportion of Holiday costs when going as part of Shared Lives carers's family/household	Yes		Service users would pay appropriate share of costs for petrol accommodation and other holiday related expenses. If service user needs support with money management, a <b><i>proposed budget for meals etc. out could be agreed in advance and recorded</i></b>	Can be difficult to calculate some elements on family holidays.
Personally selected holiday for service user	Yes		If the service user is going on his/her chosen holiday and wants his/her Shared Lives carer to be the person to provide the support he/she needs he/she would be expected to cover both people's essential holiday costs. <b><i>(Evidence and a brief record would protect all parties)</i></b>	Clarity needed about which holiday costs are essential and in some cases for how many Shared Lives carers
Service user's independent holiday (not to meet respite needs)	Yes		Service user would <b>not</b> be expected to pay <b>food and utilities</b> payment to long-term Shared Lives carers for this period.	
Disability equipment /adaptations			Grants through Social Services and/or housing departments can be available for adaptations and equipment with service users being financially assessed. Small pieces of equipment would be paid for by the service user	To be eligible for a grant the service user would need to be deemed as living in their own home therefore longer term Shared Lives arrangements may attract adaptation funding more easily.
Snacks out with day service	Yes			

Payment for	By Service User	By Shared Lives carers	Comments	Potential issues
Meals out with day services			If it has been agreed in the service user plan that a packed lunch is provided then an agreed contribution by the Shared Lives carers (cost of packed lunch) could be made if the service user on occasions chooses instead to have a meal out. If this occurs frequently then the service user should cover the cost of meals out.	A Shared Lives carers contribution is only appropriate if the Shared Lives carers receive a clear and realistic amount for food within the weekly service user contribution.
Snacks out with Shared Lives carers	Yes	Yes	Each cover own costs unless Shared Lives carers invited by service user in which case he/she would pay	Can be difficult in family outing situations
Meals out with Shared Lives carers			<ul style="list-style-type: none"> <li>• If <b>only</b> for Shared Lives carers convenience, Shared Lives carer pays.</li> <li>• If a mutual arrangement each covers own cost.</li> <li>• If at the service user's special request then he/she could be expected to pay both for himself/herself and the Shared Lives carer/s <b><i>(Evidence and a brief record would protect all parties)</i></b></li> </ul>	
Meals out without Shared Lives carers	Yes		Service user to pay own meals out if Shared Lives carer/s is expected to provide meals as part of Shared Lives arrangement and service user chooses to eat out.	
Day centre attendance fee (if applicable)	Yes		Service user should be financially assessed	Shared Lives carer agreements should be clear that day care is not the Shared Lives carers' regular responsibility nor the funding of the service user's daycare
Dietary requirements and non-prescribed	Yes		Any special dietary requirements <u>for medical reasons</u> that incur additional costs to Shared Lives	

Payment for	By Service User	By Shared Lives carers	Comments	Potential issues
health items or services eg cough syrup chiropody			carer/s should be taken into account when the initial carer/s payment is agreed (and at review times) with the scheme/care management. Non prescribed health items and chiropody costs would be met by the service user	
Cigarettes	Yes			
Drinks in pub with Shared Lives carers	Yes	Yes	If Service user with sufficient income is out with Shared Lives carers, encouragement to take a turn at buying a 'round' may be appropriate. Otherwise service user would buy own drinks	
Clothes	Yes			Difficulties can arise when service users do not want to replace needed clothing
Toiletries/ hairdresser	Yes			
Birthday and Christmas gifts from service users	Yes			
Furnishings/ decoration			Service users pay to live in a furnished/well decorated home but can be expected to purchase any additional items they want for their own room eg additional shelving for CDs particular chair etc. and pay a contribution for redecoration of their room if the change relates to choice rather than need. ( <b><i>Evidence and a brief record would protect all parties</i></b> )	Disagreements about when 'need' and when 'choice' should be discussed with the scheme

Payment for	By Service User	By Shared Lives carers	Comments	Potential issues
Holiday home	Holiday home		Cost to be shared between all people present for rented accommodation. For Shared Lives carers owned property an agreed amount would be contributed by the service user based on the contribution they would make in similar rented accommodation. <b><i>(Recorded evidence would be needed to demonstrate that the service user has had choice both about the kind of holiday and regularity of visits to the holiday home in order protect all parties)</i></b>	