

Supporting Individuals to Manage Money Policy

Social Services and Wellbeing

June 2024

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1. Introduction

- 1.1 This document provides the policy position for the operation of Bridgend County Borough Council (BCBC) regulated social care services for individuals supported across the county. These include but are not limited to:
- Adults' residential settings
 - Children's residential settings
 - Domiciliary Support at Home and Supported Living services
- 1.2 Individuals supported by regulated services in Bridgend are encouraged to manage their own finances (taking into account their age, capacity and understanding when making decisions about spending their own money).
- 1.3 People will require support on an individual basis to help them develop the knowledge and skills required to manage their personal finances successfully and make informed choices. Staff have a key role in supporting them to manage their finances and prioritise their spending where required.
- 1.4 Children and young people may also need more assistance to understand and access appropriate financial institutions such as banks, building societies and savings schemes. All children and young people should be encouraged to open a savings account and subsequently a bank account to help them prepare for the future.
- 1.5 In residential settings an individual's personal money must be stored securely and only accessed by authorised personnel. Where appropriate all individuals will be offered the facility to store their money in individually named lockable boxes in a safe or lockable cupboard/cabinet; where appropriate this could be in the individual's bedroom to promote independence.
- 1.6 This policy is to be read in conjunction with the relevant service specific guidance and handbooks relating to financial safeguarding practices associated with the service.

2. Corporate Appointees

- 2.1 Where a person has been assessed to lack capacity to manage their money and financial affairs in accordance with the Mental Capacity Act 2005, BCBC would wherever possible encourage a family member or close friend to manage the persons financial affairs. If there is no one available or willing to do this, in certain circumstances BCBC will become a Corporate Appointee for the individual. A Corporate Appointee does not have any legal authority to access pre-existing personal bank accounts for the individual, so these must not be used where a Corporate Appointee is in place. BCBC will only become a Corporate Appointee to manage an individual's finances where their only source of income is through benefits and they do not hold any capital

or assets, as otherwise the appointment of a Deputy will be required for the individual . If access is needed to a person's pre-existing personal bank accounts and there is no one available or willing to apply to become a Deputy, BCBC may apply for a Panel Deputy via the Court of Protection. As set out in section 10, individuals supported by the Support at Home team remain responsible for managing their finances and no support is provided by BCBC in this service.

- 2.2 For people that possess capital or assets other than the receipt of benefits and are supported to manage their financial affairs by the Financial Assessments and Safeguarding team, appropriate accounts are organised with the Corporate Bank for BCBC.
- 2.3 Where an individual's only source of financial income is through the receipt of benefits, where they own no capital or assets, an appropriate Client Manager Trustee account will be set up to support the individual. If an appropriate account is not available through the Corporate Bank, a Client Manager Trustee account is set up with an alternative provider. All considerations must be taken into account when setting up this account including any potential cost impacts to the individual.
- 2.4 Requests must be sent by the service manager or their delegated staff member to the Financial Assessments and Safeguarding Team for relevant accounts to be opened.
- 2.5 This may happen in both adult and children's services. In children's residential services, this will only happen where the child or young person's family/guardian is not able to act as their Appointee. For young people BCBC would only apply to act as Appointee if the young person is in receipt of disability benefits, such as Disability Living Allowance or Personal Independence Payment.
- 2.6 Bank cards are not currently issued on Client Manager Trustee Accounts.
- 2.7 Direct Debits and Standing Orders can be set up from these accounts. Requests to set these payments up must be made to the Financial Assessments and Safeguarding Team for organisation. The Finance Safeguarding Team will then support staff to complete the necessary forms to action this.
- 2.8 For an individual to access money from their Client Manager Trustee Account, a chequebook will be issued. Only nominated individuals are able to be signatories on these accounts and will issue cheques that are able to be cashed when money is required for the individual. The name of the individual is to be written on the front of the chequebook and stored in a safe, lockable cupboard/drawer when not in use.
- 2.9 Staff members nominated as signatories are required to have signed the relevant customer mandate. Any requirements to change or add signatories must follow the associated Change to Signatories process as set out in the service specific guidance.

- 2.10 Should an individual leave the provision of care and support services by BCBC, the Corporate Appointee may need to end. Discussions will need to occur with the Finance Safeguarding team regarding the arrangements moving forward.
- 2.11 Interest is paid on these accounts. Any notifications of charges relating to individual's accounts must be forwarded on to the Financial Assessments and Safeguarding Team for investigation and resolving.
- 2.12 Where the Financial Assessment and Finance Safeguarding team are managing a person's financial affairs a bank account with the Corporate Bank will be opened as part of this process.

3. Cash Handling

- 3.1 Where individuals have cash and valuables and are supported by Direct Care, Learning Disability, Mental Health and Supported Living Services, they have the right to keep and store these in their own rooms. This applies to both adult and children's services. Where they retain this right, the individual must be provided with a safe or lockable cupboard to store these items. Individuals supported by Support at Home services remain responsible for storing their own cash and valuables.
- 3.2 Where an individual lacks capacity and is assisted to manage their finances the service is required to keep a record of all cash and valuables belonging to the person.
- 3.3 Where the safekeeping of cash and/or valuables are the responsibility of the service they must be stored in a locked safe or lockable cupboard. Where multiple individuals' monies and valuables are stored by the service, these must be stored separately, securely and be identifiable within the safe or locked cupboard.
- 3.4 Where an individual requires support to manage their finances a Cash and Saving Transaction Record (CSTR) must be maintained, completed and signed by staff for auditing purposes.
- 3.5 Staff should never take an individual's Cash and Savings Transaction Records (CSTR) or valuables or money home with them. Disciplinary procedures may be followed if required.
- 3.6 Receipts are to be obtained following all transactions and kept on file for the individual. Where a receipt is not obtainable, a "Record of Expenditure" form must be completed, and the associated process followed.

4. Financial Misappropriation

- 4.1 Staff will never, under any circumstances, personally benefit from any expenditure incurred on behalf of the individual. This includes the use of store loyalty cards. The service manager or delegated individual are responsible for undertaking checks to ensure that only loyalty cards in the name of the individual are used.
- 4.2 Any instances where staff are suspected to have used personal loyalty cards or to have benefited from the expenditure incurred by a person they support will be referred to financial safeguarding and safeguarding referrals made. Disciplinary procedures may also be followed if required.
- 4.3 Any discrepancies identified must be reported to the manager or the staff member in charge immediately.
- 4.4 Certain financial documentation will require authorisation by one or more named individuals. At no point will any member of staff be requested to pre-sign a blank or incomplete financial document.

5. Benefit Entitlement, Collection of and Payment of Charges

- 5.1 Individuals supported by BCBC direct care services remain able to claim benefits where they are entitled to them. Identification of the relevant benefits applicable for the individual must be completed during the initial assessment and the commencement of service.
- 5.2 Individuals receiving benefits in residential settings will have them paid into their relevant Client Manager Trustee Account where BCBC are the Corporate Appointee, where BCBC are not the Corporate Appointee the individual will receive the benefit to their personal account. Where individual cases are managed by the Finance Safeguarding Team, where they receive benefits but are not supported by a residential setting, (domiciliary services) the benefits will be paid into their relevant Corporate Bank account.
- 5.3 It is the responsibility of the service manager or their nominated individual to ensure that appropriate records are maintained and held securely.
- 5.4 Individuals that handle their own finances may still require support of staff to ensure the benefits they receive are correct. Any changes to benefits they receive requires a notification to the relevant financial charging team to ensure all relevant adjustments are made.

5.5 Assessments must be made in relation to the level of care and support being provided to the person, in order to identify the required supporting payments to be made by the individual.

6. Financial Assessments and Safeguarding Team

6.1 BCBC's Financial Assessment and Safeguarding Team will undertake visits to services at regular intervals to conduct the appropriate audit processes.

6.2 Any and all authority staff that request to view and inspect the financial documents at any given service must produce their ID. Where they do not do this, access to this documentation will not be allowed.

6.3 During safeguarding visits, staff are given an opportunity to discuss any matters that are of concern to them regarding financial matters. This offer is actively encouraged at any time throughout the year as per the processes set out in the associated service specific documentation.

7. Safety and Security

7.1 All controlled stationary such as cheque or paying in books must be stored securely at all times when not in use. This includes storage in a lockable cabinet.

7.2 Where financial information is held the requirements of the Data Protection Act 2018 and UK General Data Protection Regulation 2016 will be followed.

7.3 As previously stated, where cash and/or valuables are held for an individual we support, this must be done securely in a safe or locked cabinet.

7.4 Any items that require depositing into finance, the Finance Safeguarding Team are to be contacted so that the appropriate, secure arrangements can be made.

8. Mental Health Crisis Breathing Spaces

8.1 Where an individual BCBC support, or an individual supported elsewhere is also in receipt of Mental Health Crisis treatment, they may be eligible for a Mental Health Crisis Breathing Space (MHCBS).

8.2 A MHCBS is a debt respite scheme. It provides protections for people who are resident in England and Wales who are in problem debt. The protections include pausing enforcement action and contact from creditors and freezing interest and charges on their debts. A standard breathing space is available to anyone in problem debt who accesses debt advice and meets the eligibility criteria and conditions.

8.3 An Approved Mental Health Professional (AMHP) must certify that the individual is in receipt of mental health crisis treatment in order for this breathing space to be accessed to support the individual. The MHCBS provides stronger protections to the individual in receipt.

8.4 Further guidance and support for AMHPs can be found at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1161571/Guidance_on_mental_health_crisis_breathing_space_judgment_edits_final.pdf.

9. Children's Services Specifics

Allowances

9.1 Each individual supported by regulated residential services will have a set allowance for:

- 1 Personal Allowance
- 2 Activity Money
- 3 Clothing
- 4 Personal Needs

9.2 These allowances are set annually and will vary according to the age of the child/young person. Some allowances are paid to children/young people on a weekly basis, whereas other allowances are monthly.

9.3 A Personal Allowance should be a stated amount of money and the children/young person should be aware of this amount and be allowed to use this in whatever way they choose, with appropriate adult support and guidance. Supervision should be given to younger children, they should be encouraged to discuss how their money is being spent, supported to understand basic budgeting skills and making choices whilst experiencing money handling at a very young age. Older children should be encouraged to start taking more responsibility for budgeting, which could include buying their own mobile phone top-ups, paying for personal toiletries or funding activities. Saving for a larger item or trip could become part of the child's care plan and saving could be targeted for this purpose. As the young person starts to move towards independence then they could be encouraged to be purchasing goods for this purpose too.

9.4 Children/young people will also have an allowance for birthdays and Christmas presents.

9.5 If a child/young person chooses not to spend any of their allocated money, this is saved for them to use at a later date. Staff have a role to education the children/young people

in their care about how to manage their money and how to budget, and to encourage them to save for the future.

9.6 Independent Living Allowances – As part of a child/young person development through adolescence it is important for them to be provided with opportunities to develop skills that will assist them as they prepare for adult life. Each child/young person will be supported to develop an understanding of budgeting their money to cover essentials such as food, household bills, travel costs etc. They will be allocated a weekly allowance to practice this with the support from staff, so they are more prepared for the reality of living in supported accommodation or independently. These allowances are set to match those that young people would be entitled to if they are accessing further education or training courses.

Deductions of Allowances and Financial Responsibilities of Children and Young People

9.7 There may be instances where deductions are made from a child/young person's social allowances as a form of reparation. These may include:

- Deductions towards any damage intentionally caused by the child/young person to the home's property as a form of reparation. The deduction amount would be agreed with the young person up to a maximum of two-thirds of their weekly allowance
- Court Fines – If a court directs that a child/young person is to pay fines from their allowances, then deductions will be made according and paid directly to the court. If the court imposes such deductions or fines, not more than two thirds of a child/young person's allowance may be taken in any week.
- Deductions for mis-spending money provided for other purposes. For example, if a child/young person fails to attend school after being given money for a bus fare and dinner money and then returns to the home having spent these funds on something else.

9.8 Any deductions will be agreed with the child/young person, social worker and parent/carer. For example, a contribution towards a ticket to a concert/sporting event that the young person has requested to attend and be purchased on their behalf. Any deductions from a child/young person's personal money must be fully and accurately recorded in the child/young person's individual file. Any deduction must be signed by the member of staff making the deduction and the child/young person outlining the rationale for the decision.

Restrictions of Personal Money

9.9 There may be occasions where, due to concerns around risk taking behaviour, that the personal allowance is withheld from a child/young person for a period of time. This is only to be implemented in situations where there is significant concern of the child/young person and may include:

- Being at risk of harm due to misusing their money to purchase alcohol or substances
- Being at risk of being targeted by other children/young people and having their money taken from them by a third party.
- Using their money to enable them to abscond and meet up with people who may put them at risk.
- Using money to purchase weapons or other items which could cause significant harm to themselves or others.

9.10 Restrictions on access to personal money must be agreed by the home manager, social worker and the child/young person's parent/carer where appropriate and documentation must be completed outlining the rationale for the decision.

9.11 If personal money is withheld from the child/young person, they will still be able to purchase items they want or need, but will do so with supervision from staff, rather than having the money in hand. This process must be time-limited and be reviewed by the home manager and social worker based on the presenting risks.

9.12 When it is agreed that money is withheld, it must be recorded in the child/young person's financial records. All allowances that are withheld are saved for the child/young person until the period has expired and they are able to spend their money as normal.

Recording of all Personal Money

9.13 All money belonging to an individual child/young person must be clearly recorded on the designated form in the young person's individual file. Each allowance should be recorded on a separate sheet to make it easier for a child/young person to track their money.

9.14 Any record relating to a child/young person's money must be signed and dated by the staff member responsible for this. When children/young people use some of their money they must also sign and date the record to confirm they have taken money from their allowance. The remaining balance must be entered by the relevant staff member supporting the child/young person.

9.15 All financial records within the home, including children/young people's personal allowances are to be monitored and authorised by the home manager.

9.16 If a child moves to a new placement, then their money will move with them. Copies of receipts of any expenditure should be provided to the child/young person's social worker and then saved in the child/young person's electronic record for future reference.

10. Adults Services Specifics

Domiciliary Services – Support at Home

10.1 BCBC Support at Home services do not currently provide any support to individuals in managing their money or financial affairs. This responsibility remains with the individual in their own home. Where an assessment on capacity has taken place, in accordance with the Mental Capacity Act 2005, this responsibility remains with either the family member(s) or individual that holds the delegated authority for the person whom BCBC support.

10.2 Support at Home services retain the right and ability to support an individual with their money, depending on receipt of a relevant assessment that identifies this need. In this instance, the same process and approach utilised in Supported Living services will be used.