

# 1. Is a Personal Budget right for you?

## About this guide

A Personal Budget is money from a local authority that can be used to pay for social care services and support. The money may be managed by the local authority or may be given directly to the person to spend on agreed services and activities.

If you are thinking about getting a Personal Budget, or if you already have one, we hope you'll find this information helpful. It's one in a series of three:

1. **Is a Personal Budget right for you?**
2. Planning your support – how to use your Personal Budget
3. Personal Budgets – checking your progress

In creating this guide, we asked 54 people with a **severe mental illness** about what it was like to get and use a **Personal Budget**. We also spoke to 18 family members of people with a mental illness and 30 mental health practitioners. Each group told us the good and the bad things about getting and using Personal Budgets.

For more information about the study see our website [www.rethink.org/personalbudgets](http://www.rethink.org/personalbudgets)



There is also a guide for families and people who support someone with a mental illness who has, or would like, a Personal Budget. This guide helps you to think about whether a Personal Budget could be helpful for you right now.

### It tells you about:

- What people like and do not like about Personal Budgets
- Who can get a Personal Budget
- The things to think about before applying

As you read, you can click on the videos to hear about someone who has been in this situation. The words and phrases in **blue** are explained in a glossary on page 8. You can find out more about our study and see more resources on our website.

Personal Budgets are a way of paying for social care support that allows the person to take more control of what help they get. People may be able to get a Personal Budget if it is decided that they need social care support. This is decided by the local authority through an assessment.

To find out more about what Personal Budgets are and how they are different from traditional social care support, go to:

<http://www.rethink.org/diagnosis-treatment/treatment-and-support/personalisation-in-community-care/personal-budgets>

## What do people like about Personal Budgets?

### A Personal Budget lets you decide what helps you

Support for mental health can be different for each person. If you know what makes you feel good and helps you reach your goals, a Personal Budget can help you to get it. If you do something that keeps you well, you can use a Personal Budget to pay for it – or you can try something new!



**Martha:** “It’s up to me. If I feel the company that are helping me aren’t right for me anymore, then I can change that. All of that’s up to me, I’ve got the choice.”

### You can choose who supports you

A Personal Budget can pay for someone to give you the help you need to manage your mental health. Using a Personal Budget gives you more control over who you get your support from and what they do.

### A Personal Budget can help you get more or less support when you need it

If you have times when you need more help and other times when you don’t need so much, a Personal Budget can help you stay in control and plan different types of support.



## Who can get a Personal Budget?

Not everyone who uses mental health services can get a **Personal Budget**. The best way to find out if you can get a Personal Budget is to ask your **mental health worker** to do an **assessment**. When you meet to do an assessment, you and your mental health worker will talk about what your needs are.

The assessment will tell you whether or not you can get a Personal Budget. It will also tell you how much help you can receive. That might be:

- Hours of support
- A set amount of money each month to cover certain expenses called a **Direct Payment**
- A **one-off payment** to purchase an item, therapy or support you need

In the box below are some questions to help you think about your needs. You can use this to make notes before your assessment.

**What support do you get at the moment? Do you expect this support to change in the future?**

---

---

---

---

---

---

---

---

**Are there things you want to do that you need more help with?**

---

---

---

---

---

---

---

---



## Is now the right time?

You might be thinking – a **Personal Budget** sounds like a great idea, but is this the right time to get one? Here are some things to think about:

**Lisa:** “Last year, because I was still quite ill and chaotic I felt like I wasn’t using it properly. This time round is going to make a big difference, because I’ve helped plan it – it’s something that I want to benefit me.”

### Could you have real control now?

A Personal Budget is meant to put you in control of your support. People told us that if they were **assessed** when they were very unwell, they did not always feel able to make decisions for themselves. Other people found that with help from staff and their families, they could still be in control, even when things were hard.

### Do you know what you need yet?

If things have recently changed for you, for instance, if you have just come out of hospital or you have changed where you live, you might find it hard to think what you need. You might want to use what is already available to you and then see what is missing, or build up to something more.

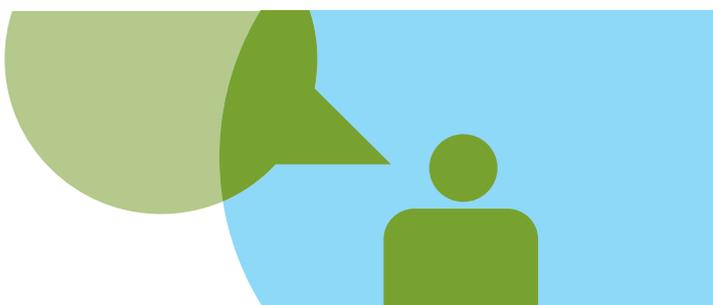
**Matt:** “We’ve not quite come up with the right thing yet, exactly what I want to do right now. It’s about building up the confidence, and when I’m ready then we can look at different things.”

### Do you need help right now?

Sometimes you know what you need, and you need it straight away. A Personal Budget can be a good way to meet your need, but it can also take a long time to get it put in place. Speak to your mental health worker about getting help in the meantime.

### If you wait, can you get it later?

Whether you can have a Personal Budget depends on your level of need at the time you are assessed. If your needs change, you may find that you cannot get a Personal Budget at a later time.



### Questions you may want to ask:

- How long does the process normally take?
- What support can I get in the meantime?



## Some common worries

Here are some things that people worried about when applying for a **Personal Budget**, and some ways to get help with them. If you have family or friends who support you, they may be able to help you throughout the process.

### Forms, forms and more forms...

Some people worry about paperwork. Applying for a Personal Budget can involve long forms with lots of questions.

Your **mental health worker** will normally complete the forms with you. To do this well they need to ask for your views. You can ask to do it in more than one go if you find it too much.

**Anne:** "I don't like doing the paperwork. I find it quite stressful. My mental health worker has dealt with it mostly. She took the stress off me and I didn't have to think about it or worry."

### Losing support

If you are already getting support from services and individual staff, you may wonder whether things will change. Often, a Personal Budget will be used to give you extra support because the **assessment** found that your needs were not being met already.

Sometimes, a Personal Budget will be used to replace a service which you were getting but which did not meet your needs, or to replace a service which is no longer available.

If you are concerned about losing the support you get already, ask your mental health worker. They should be able to tell you if anything will change. You might want to look back at page 3 and think about what support you already have.

**Getting a Personal Budget does not affect any benefits you receive from the government.**

**Kayla:** “I wasn’t comfortable at the time being given lots of money into my account, so I asked for a ‘broker’. They help you contact care agencies. You still get to choose your carer but they pay them for you. It just feels too much for me to employ someone.”

If you get a Personal Budget to pay for a **Support Worker** or a **Personal Assistant**, you may want to employ them yourself. If you do, there are guides to help you, and in some places you can arrange for an organisation to manage payment and any tax issues. You might have to pay them to do this.

Some people find that a Personal Budget helps them become more confident with managing money.

There may be people around you who can help you to manage the money, for example, your family or a local service.

## Managing money

Being in control of the money to spend on your support can be scary.

You do not have to manage the money yourself. Normally you can have a **‘Managed Budget’** if you prefer. This is where the **local authority** keeps the **Personal Budget** for you, but you decide what to spend it on. When you hold the money yourself, this is called a **Direct Payment**.

**Anne:** “I didn’t want control when I first applied. I found it easier to let them deal with it, but this time round, they’ve given me the budget and I just pay it as I go.”

**Rebecca:** “My partner helps me record what I’m spending. I number all my receipts against my bank statements.”



### Questions you may want to ask:

- What different types of Personal Budget can I have? – **Managed budget** or **Direct Payment**
- How would I get the money? **“2. Planning Your Support – How to use Your Personal Budget”**.
- Are there local organisations who can support me if I need it and what does it cost?
- What records do I need to keep to show what I have spent and where?

# Glossary

Below is a list of terms that appear in this guide that are highlighted in blue. You can find a full list of terms we use in all our guides [here](#).

<b>Assessment</b>	Where information is gathered to help the local authority make decisions about what help you need. Often this involves speaking to a mental health worker about your circumstances using a questionnaire or form to record what is discussed.
<b>Direct Payment</b>	<p>An amount of money paid directly to a person to pay for the support that has been agreed. The person spends the money and keeps receipts or bank statements to show the local authority what they have used the money for.</p> <p>‘Direct payments’ are just one way that a Personal Budget can be used to meet someone’s needs.</p>
<b>Financial assessment</b>	A financial assessment asks questions to find out if a person is able to pay for their support. In many cases, if the person has enough money they will be asked to pay something towards their services.
<b>Level of need</b>	The extent to which a person needs help and support. Often, there are minimum requirements for people to receive Personal Budgets. For example, only people with severe needs – where they need a lot of help to stay safe and care for themselves – may be able to get a Personal Budget.
<b>Local authority</b>	Your local authority or council is the local government that provides services in the area where you live. The local authority is responsible for providing social care services.
<b>Managed budget</b>	A Personal Budget that is managed by someone else, usually the local authority, instead of being given directly to the person.
<b>Mental health worker</b>	A person who is the main point of contact in social care services. It could be a social worker, Community Psychiatric Nurse, Occupational Therapist, support worker or care coordinator. The person who is responsible for helping you to consider your needs and get a Personal Budget will vary in different places. If you’re not sure, ask the person who gives you most support in mental health services and they should be able to tell you if there is someone else you need to speak to.
<b>One-off payment</b>	A Personal Budget which is received just once and which is to be used to buy a specific thing. Usually, this is used because the person has chosen an item which will continue to help them after they have bought it, for example a bike or a computer.
<b>Personal Assistant</b>	Someone employed to help with everyday tasks and activities. They can be a professional, a friend or a family member who does not live with you. Personal Assistants can be employed directly or through an agency.
<b>Personal Budget</b>	An amount of money which the local authority has agreed is enough to help you get the services and support that you need. The money can only be spent on meeting your needs which will be written in your Support Plan. There are different ways to receive and use a Personal Budget: Direct Payment; Indirect Payment; One-off payment; Managed Budget

**Severe mental illness**

Severe or serious mental illness including diagnoses such as: major depression, schizophrenia, bipolar disorder, obsessive compulsive disorder (OCD), panic disorder, post-traumatic stress disorder (PTSD) and borderline personality disorder.

**Support Worker**

Support Workers are usually employed by a local authority or an organisation and are trained in providing care and support.

## Where can I find out more?

This resource was developed from the experiences of people who were getting Personal Budgets, their families and their mental health workers. If you would like to hear more of their stories, go to [www.rethink.org/personalbudgets](http://www.rethink.org/personalbudgets).

Your **mental health worker** will often be the best place to get information that is relevant to you. Below are some other resources you might find helpful when thinking about Personal Budgets.

### About Personal Budgets and Direct Payments

- [www.rethink.org/diagnosis-treatment/treatment-and-support/personalisation-in-community-care/personal-budgets](http://www.rethink.org/diagnosis-treatment/treatment-and-support/personalisation-in-community-care/personal-budgets)
- [www.mind.org.uk/assets/0002/2969/The\\_Mind\\_guide\\_to\\_Personal\\_Budgets\\_for\\_social\\_care\\_2012.pdf](http://www.mind.org.uk/assets/0002/2969/The_Mind_guide_to_Personal_Budgets_for_social_care_2012.pdf)

### About assessments

- [www.rethink.org/diagnosis-treatment/treatment-and-support/community-care/how](http://www.rethink.org/diagnosis-treatment/treatment-and-support/community-care/how)
- [www.scie.org.uk/publications/guides/guide33/files/facs-leaflet.pdf](http://www.scie.org.uk/publications/guides/guide33/files/facs-leaflet.pdf)
- [www.in-control.org.uk/media/48787/26.%20fair%20access%20to%20care%20-%20facs%202011%20v1.pdf](http://www.in-control.org.uk/media/48787/26.%20fair%20access%20to%20care%20-%20facs%202011%20v1.pdf)

### Managing money and employment issues

Your local authority may have published guides to help you manage your Personal Budget or Direct Payment.

- [www.yor-ok.org.uk/Downloads/Disability/Personal%20Budgets/Direct%20payments%20employing%20a%20PA.pdf](http://www.yor-ok.org.uk/Downloads/Disability/Personal%20Budgets/Direct%20payments%20employing%20a%20PA.pdf)
- [www.in-control.org.uk/media/16717/08.%20organising%20my%20money%202011%20v1b.pdf](http://www.in-control.org.uk/media/16717/08.%20organising%20my%20money%202011%20v1b.pdf)

# About this project

This booklet was developed by researchers at The McPin Foundation and Rethink Mental Illness. We conducted interviews with people using Personal Budgets, families and mental health workers in four areas of England.

The project was paid for by the Big Lottery Fund, and supported by King's College London and the University of Birmingham. For information about how this research was done, visit our website: [www.rethink.org/personalbudgets](http://www.rethink.org/personalbudgets)



UNIVERSITY OF  
BIRMINGHAM



**Transforming mental  
health research**

For further information  
on The McPin Foundation  
Phone 020 7922 7877  
Email [contact@mcpin.org](mailto:contact@mcpin.org)



**Leading the way to a better  
quality of life for everyone  
affected by severe mental illness.**

For further information  
on Rethink Mental Illness  
Phone 0300 5000 927  
Email [info@rethink.org](mailto:info@rethink.org)

