

1. Considering a Personal Budget

This guide is for professionals who support someone with a severe mental illness who has, or is thinking about applying for, a Personal Budget. It draws on people's real experiences. We have brought these together to offer you advice and guidance on supporting the person in this process.



This is one of six guides for mental health workers:

- 1. Considering a Personal Budget**
2. Thinking about outcomes: effective support planning
3. Supporting your client through the process
4. Working with families
5. Reviewing a Personal Budget
6. Reaching goals and moving on

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. They told us that some steps were easy but others were more difficult.

For more information about the study see our website www.rethink.org/personalbudgets

The take up of Personal Budgets for people with mental illness has lagged behind other disability groups. Our research identified many concerns among mental health workers about introducing Personal Budgets to the people they support. This guide highlights key issues to think about when considering a Personal Budget.

Who would benefit from a Personal Budget?

Anyone who has social care needs is entitled to be considered for a Personal Budget. In reality, the process places demands on people that may make it difficult for them to benefit from a Personal Budget right now. Equally, because of the challenges of getting Personal Budgets approved, some mental health workers told us that they tend not to pursue a Personal Budget where the person is in more complicated or difficult circumstances. Mental health workers often felt that Personal Budgets could only be effective for people in certain situations.

Occupational Therapist: “The problem is most of our clients who are getting care packages are the people who are incredibly unwell, and have very little insight.”

It can be difficult to find the balance between someone being **well enough to make decisions about what they need** whilst also having **severe enough needs to meet high eligibility criteria**.

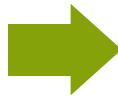
In our research we found that often, with the right support, this was not the case. Below are some common perceptions of people who may not be suitable for a Personal Budget and some suggestions of how they might be supported. Our website showcases examples of how different mechanisms and types of support can help to overcome these difficulties.

Where a person does not have family support



- Are there local organisations that can help?
- Is a managed budget more appropriate?

Where a person is not articulate about their needs



- Could a broker be helpful?
- Early reviews can help the person to decide what they need.

Where a person has a history of substance misuse or other problems, and there are risks of them not managing money



- Consider a managed budget or pre-paid cards instead of a Direct Payment.
- Use early reviews to monitor spend.

Where a person has on-going needs that are treatment specific



- Be clear about what will be met by a Personal Budget and what will be met by mainstream services.

Where a person has used services for a long time



- Encourage creativity in the support planning process.
- Draw on the person's knowledge of what works for them.

Where a person has fluctuating needs



- Consider contingency plans to increase support.
- Is an advance statement useful?



Risks

Risk is a major concern for mental health workers and needs to be assessed when considering a Personal Budget.

- Will the activity or purchase itself pose a risk of harm to the person?
- Will the person be vulnerable to exploitation?
- Will the Personal Budget be misspent, particularly with concerns around substance abuse?
- Will the person become dependent on the Personal Budget? What will happen if it ends?
- Will they lose existing support and will that leave them exposed to risks of harm?

Support mechanisms and monitoring can often be used to assess, manage and mitigate risk. Risks should be considered and addressed in any support plan. Mental health workers do not always feel able to make decisions where major risks of harm are involved. You should ask your manager or a local decision-making panel for help to ensure that risks are properly considered and decisions recorded and endorsed.

Occupational Therapist: “We want to address these risks in an innovative way that still helps this person to be independent. Risk is an everyday part of life, and maybe this person has the right to take some risks in their life. So, dealing with risk is a big difficulty.”

What makes an application successful?

Some mental health workers told us that they were put off from investing their limited time in an application for a Personal Budget as they did not know how likely it was to succeed. It is important to demonstrate how a Personal Budget will benefit someone's mental health, but local practice varies as to what things get approved in a Personal Budget. Understanding local practice and decision-making can help you to develop a strong case for your client.

1. Ask questions

Find out who approves Personal Budgets and talk to them before applying. Ask about what gets accepted, what gets rejected, and why. This could help you to manage your client's expectations and frame your argument effectively.

CPN: "I've had a couple of people that have requested a new bed because they've got a problem with their back. Things like that we tend to just take to the panel because they advise on whether they think it's appropriate or not."

2. Seek advice

If possible, seek advice early in the application process and test ideas with someone more experienced or with a decision-maker – they may be able to reassure you or put you back on track.

3. Get feedback

After the decision has been made, ask for feedback on why the Personal Budget was approved or rejected. Some people assume that they requested the wrong thing or that it cost too much, but it could be that information was missing, the argument was weak, or it did not meet needs well enough. Find out why so you can plan a way forward and learn for future applications. Remember that your client has the right to make a formal complaint or to appeal against a decision made by the local authority. You might want to direct them to independent sources of advice and support such as a local Citizens' Advice Bureau.

Starting the conversation

For some people, the first time that they will hear about Personal Budgets will be when you tell them. Others may ask about Personal Budgets or Direct Payments because they have heard about them or know others who use them.



Practitioners are often worried that talking to the people they support about Personal Budgets can open a 'can of worms' or even damage their working relationship with someone. People we spoke to were worried about the long wait for a Personal Budget, the impact of being turned down, and taking on the role of monitoring or even removing a Personal Budget.

A common worry was the amount of time taken up in applying for and managing a Personal Budget. Despite these worries, Personal Budgets can also make it easier to work with people by freeing up time to address mental health needs because their social needs are better met.

You may find it helpful to address the following matters when you first talk with someone about the possibility of a Personal Budget. We have also developed a resource for people with a mental illness to help them consider whether a Personal Budget is right for them.

Managing expectations

Before applying for a Personal Budget, people need to be aware that they will be assessed for eligibility. It can be hard for people to understand why they may not be eligible while other people they know are or were in the past.

Be clear about the **process and the length** of time it may take. Explain who makes the decisions and your own role in the process. If the person has an urgent need, discuss whether a Personal Budget is the best way to meet it.

People often struggle to understand exactly **what a Personal Budget is for and how it can be used**. You need to be clear that a support plan will only be approved if it clearly meets their needs. People may, again, struggle to understand why they cannot purchase anything they want. It can help to introduce the idea of **goals or outcomes** right from the start. Encourage people to identify a goal before deciding whether a Personal Budget is the best way to help them reach it.

Be clear that a Personal Budget **will not last forever**.

Discussing goals can help to introduce the idea that progress will be reviewed and Personal Budgets will be reduced or ended when needs are met.

Social Worker: “It can be very difficult with high expectations to manage for somebody who believes that it’s some sort of pot of gold at the end of the rainbow. But then it’s how it’s often presented at the initial stage.”

Addressing concerns

When someone first hears about a Personal Budget, they may have concerns about what it will mean for their support. Addressing these at the start can help people to weigh up the benefits and challenges.

Many people worry about **managing the money**. This is particularly the case if they are considering employing a Personal Assistant (for more information see a guide to employing your own staff by InControl: <http://www.in-control.org.uk/media/87118/044.%20employing%20your%20own%20staff.pdf>). Discussing options for different Personal Budget mechanisms and forms of support can help the person to decide whether a Direct Payment or a managed budget is right for them.

People may also want to know how a Personal Budget will **affect other services they receive**. It may be helpful to map out sources of support that the person currently receives and consider how they will be affected by a Personal Budget. You should also reassure them that a Personal Budget will **not affect any social security benefits that they receive**.

People with fluctuating conditions may worry about what will happen **if they become unwell**, for instance going back into hospital. You should discuss with them the different ways that these changes can be managed, including advance statements, care plans, contingency plans, reviews and placing the Personal Budget on hold or arranging for the Personal Budget to be paid to a proxy.

Opening a conversation about Personal Budgets can be difficult, especially where practitioners are busy or are concerned about the suitability of a Personal Budget for the person they support. Depending on your local authority provision, there may be groups, organisations and individual practitioners locally who can support this process.

You can also use the videos and resources on our website to help the person to understand how Personal Budgets can be used and to consider whether or not they might be helpful for them.

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.

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