

# 6. Reaching goals and moving on

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](http://www.rethink.org/personalbudgets)

Dealing with reaching the end of a Personal Budget can be challenging for everyone involved. A lot of Personal Budget holders are surprised and disappointed when the payments stop. This may be because the duration of payments is not always clear or certain. Personal Budgets can be used for one-off payments or to address a continuing need reviewed at regular intervals. We discuss addressing the issue of time-limited Personal Budgets in [Considering a Personal Budget](#). Our research shows that it is crucial to always make the purpose of the Personal Budget clear to the person you support and to encourage realistic expectations.

## Common concerns

A lot of mental health workers we spoke to had concerns about Personal Budgets coming to an end.

They worried about people expecting the Personal Budgets to be ongoing and struggling to accept that their specific goal may have been met.

**Occupational Therapist:** “I think often clients think it’s for life. I can think of one, maybe two people in the team... of clients in the team that have that expectation, and it’s been quite difficult to say to them that that’s not the case: it’s to bring about some goal or some aim, and then once that’s been achieved to then... that it needs to be stopped.”

They had concerns about people becoming dependent on the support they access through the Personal Budget.

**Social Worker:** “It’s that worry that when it stops, what do they do then? They’ve not got the money to carry on themselves, so they’re a little bit back to where they were before, but I don’t know what the way is for that. It’s just the nature of it. I don’t know whether we should think more about what it would be like when it stops, or is it something that would last or whether it’s somebody who makes the rules who would oversee that.”

They worried about meeting fluctuating needs with a time-limited Personal Budget.

**CPN:** “When it comes to the end of that, we’re thinking well they’ve met their outcomes, they look like they need to be reviewed. And then they become unwell again and we find it very hard to discharge people and we feel that sometimes the personalisation does cause a barrier to discharging people because they’ve become dependent on that money.”

They worried about causing distress to people concerned about losing their Personal Budgets.

**Occupational Therapist:** “She’s a bit of a worrier anyway, so she’s already starting to worry about it despite the fact she still has it. Because she’s not financially able to pay for these groups on her own, going to have to stop them. That means that she won’t actually have a reason to get up in the mornings. She will maybe become depressed. I’m guessing what will happen, but we’ve already seen there’s a bit of a change in her mood, it’s already dropped, because of the fear that these things are going to be lost.”

## Planning ahead

Planning ahead and thinking about alternative sources of support might help in empowering individuals to reach their goals, and become independent of formal mental health services. Realistically, this will not be possible with everyone. Our guide, [Considering a Personal Budget](#) talks about who would benefit from a Personal Budget. Stopping the Personal Budget can be very challenging for people with a mental illness who tend to have fluctuating needs that are difficult to address with a time-limited Personal Budget. There are some things that can be done to help you and your client in the process.

### 1. Clarity from the start

It can be helpful to make it clear to your client **how long the money has been approved for, what the amount is, what it can and cannot be spent on, what is its purpose, and who is involved**. This information allows people to make decisions from the start and to understand that the Personal Budget may stop at the end of an agreed period. We talk about 'Managing expectations' in [Considering a Personal Budget](#).

### 2. Setting realistic goals or outcomes

We discuss the importance of setting goals that are **realistic, time-limited, personal, and agreed with the client** in [Thinking about outcomes: effective support planning](#).

### 3. Recognising and celebrating progress

By recognising progress and celebrating goals or outcomes being met, you can put a positive spin on the experience and prepare your client for the eventuality of the Personal Budget being withdrawn at the end of the approved period. Associating moving on with making a positive step could make it easier for some people to deal with endings. Reviews can be a good opportunity to discuss progress and the future beyond the Personal Budget with the person you support. We discuss reviews in [Reviewing a Personal Budget](#).



## Moving on

We found that although people want to recover and become more independent, they also want to know that there is support available in case things get worse. This is especially important for people with fluctuating conditions. Sometimes when a Personal Budget ends, the client will still remain on your caseload. Other times, there will be pressure to move people through the system and make space for new people who are in need. Losing a Personal Budget and being discharged from services at the same time can be a lot to cope with, especially if there is a need that still has not been met but the Personal Budget is not available anymore.

It is important to **be clear with your client about what the end of the Personal Budget will mean to them** as it will be different depending on individual circumstances. People often do not understand and sometimes they will disagree with the decision to stop the Personal Budget. This can be difficult both for your client and for you to cope with.



### Questions you can expect from clients

- Why did my budget end?
- Am I ready to move on?
- What support will be available to me after the budget ends?
- What if I get worse and need help?
- What alternatives are there?

## What's next?

Some people need help with adjusting to losing their Personal Budget. There are some things that you might do to help them to cope with the change:

- If possible, re-apply – if outcomes have not been fully met, you and the person you support may be able to re-apply for another Personal Budget. This will depend on funding available and will usually be subject to approval by the local authority.
- Give your client time to accept the change – some people will find it very difficult to understand why their Personal Budget has to stop. They might need to think about how it will affect them before making any decisions and taking action.
- Help with identifying alternative sources of support and activities to sustain progress, e.g. discounts, free community schemes.
- Develop a plan of action in case of a relapse – a lot of people are afraid of losing the connection with community mental health services in case they get worse. It is good to talk them through what would happen if they needed help and reassure them that help is always available.

# 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)



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