

Central Bedfordshire Council

Proposal for the Money Management Service Consultation

Consultation Response Report
16th January - 12th March 2018

1. INTRODUCTION

- 1.1 Most councils provide a Money Management Service for customers who are not able to manage their own finances and do not have another suitable person to support them. The Council is not required to offer the service however the Council recognises the importance of supporting vulnerable people to manage their finances effectively in order to enable them to live as independently as possible.
- 1.2 There is a growing demand for the service and there has been an increase in administration e.g. Universal Credit roll out and Personal Independence Payments. There has also been a recent charge placed on Money Management bank accounts and it has not been possible to find an alternative free solution. The Money Management Team at Central Bedfordshire Council has reached its capacity and is unable to currently accept any new referrals. Most councils are now charging for this service. Customers can also access alternative providers however the costs can vary for their support.
- 1.3 We currently provide the service free of charge to some customers already and therefore we wanted to know what people thought about this and if they have any ideas of what we can do differently.
- 1.4 The Council has undertaken a consultation on the Proposals for the Money Management Service having thought about the things below:
 1. Stay as we are now – this means we won't be able to support all our current customers nor help any new people manage their money as we do not have the money to pay for the staff to do this.
New customers will have to go to a company that will still charge them and they could charge more than we would.
 2. Charge people - this means that we will start to charge for managing people's money. We will only charge them if they can afford it.
- 1.5 The Council's preferred option is to introduce a small affordable charging scheme to cover the costs of delivering the service and enable it to be expanded to meet the increasing demand and need of the service.
- 1.6 The formal consultation began on 16th January 2018 and ran for 7 ½ weeks, ending on 12th March 2018
- 1.7 The consultation was undertaken via online and paper surveys. There was the opportunity to attend workshops to discuss the proposal or other options that may have not been considered, however unfortunately there was no interest received and the workshops had to be cancelled. Additional consultation meetings were held with customers and/or their family members/advocates. The outcomes of these surveys can be found in appendix 2)

1.8 Prior to the consultation, engagement activities took place as we appreciated this may have caused concerns for some customers. We asked Social Workers and Home Managers to support to understand customers capacity and understand people who are involved in their lives. To ensure that our current customers were consulted, without causing distress to those who may have difficulty understanding what is happening. The decision was made to liaise with Home managers and Social Workers to support with the consultation.

2. RESPONSE RECEIVED

2.1 The formal consultation was designed to capture both quantitative and qualitative data from respondents, with results summarised within this report.

2.2 The Council has received 145 responses to the formal consultation via the consultation survey. 24 responses from customer consultation survey and additional feedback from other stakeholders is also considered within this report.

2.3 From the public consultation survey this included: 5 of survey respondents are customers who currently use the Money Management Service run by Central Bedfordshire Council, 124 are residents of Central Bedfordshire, 0 are Town and Parish, 2 local business, 0 are a voluntary or community organisation, and 9 are 'other' people (including Social Workers, carer of someone with Autism, currently an appointee to parent, people who work or volunteer with vulnerable groups).

2.4 Details of respondent demography are recorded in appendix 1.

3. ACTIVITIES OF THE CONSULTATION: Summary of feedback

To ensure we are delivering the right service we invited customers and stakeholders to share their views and feedback on the proposals for the Money Management Service.

We engaged through many different activities to gain feedback from a range of stakeholders which included:

Communications

Awareness of the consultation of the proposals for the Money Management Service was distributed via a range of channels, information on the web pages, articles in press, staff newsletters Connect and Staff Central, targeted email distributions and "other publications" e.g. Ezine to inform Stakeholders of the consultation.

A **Members Briefing** was produced informing members of forthcoming consultation activity

Communications were developed to inform local people and customers of the engagement activities to raise awareness of the consultation and how people can could share their views around this.

From the use of **social media** several **Facebook** posts have had a combined. Six **tweets** and Four **email news bulletins** were issued on 17 January, 18 January, 7 February and 8 March). (See Appendix 3 for the detail on the audience reached)

We issued a **press release** on 16 January to local print and broadcast media, community publications, town and parish councils, all members and other relevant stakeholders.

This was included in print by three newspapers, with the Dunstable Gazette running a piece the following day, the Biggleswade Comet on 18 January and the Biggleswade Chronicle including an article on 19 January.

The Comet also had an inaccurate letter on 1 February from a reader, and although we sent a rebuttal in good time for the following week's paper, it didn't appear until 15 February

Information and an **invitation** to contact the council for further information about the engagement activities were also shared via the following networks:

- Central Bedfordshire's Council web page, (From the **web page** we received 1328 visits on the overview page followed by 638 on Option 1 and 534 on Option 2 534. Have your say page received 471)
- Members Information Bulletin,
- Targeted email to all Town & Parish Councils, (4 visits)
- Equality Forum
- Partnerships Boards 16th Jan (with 7 visits)
- Provider Forums (1 visit)
- ELFT / Customer Service email (1 visit)
- Practitioner Forum (1 visit)
- Older Peoples Network email 16th Jan with follow up received 22 visits
- Connect Newsletter (22 visits)
- Freepost address to write to us or alternatively email any comments

Engagement

Prior to the consultation, engagement activities took place as we appreciated this may have caused concerns for some customers. We asked Social Workers and Home Managers to support to understand customers capacity and understand people who are involved in their lives. From the engagement, we only received 50% feedback of customers where there was other involvement. It was recognised it would not be appropriate to discuss the financial welfare of the customer with some of the involvement received.

To ensure that our current customers were consulted, without causing distress to those who may have difficulty understanding what is happening. The decision was made to liaise with Home managers and Social Workers to support with the consultation. Where no known person was identified alternative operational staff supported with these customers too. We asked staff who have regular contact to discuss this with the people as a person who knows them best – their relatives and/or the residential care staff. We ask staff to organise meetings and to tailor these to meet the individual's needs to support participation in the consultation.

The following documentation was produced to support with customer engagement

- Customer survey
- Consultation document.
- FAQ
- HELPED document to support staff to engage with customers around the consultation

Information on the consultation was also shared via engagement opportunities like the Just Ask events.

Workshop activity

Workshops were scheduled on the dates below to share the opportunity to discuss the proposal or other options that may not have been considered.

- Priory House, Shefford – 15.30 – 17.30hrs on 23rd January 2018
- Watling House, Dunstable – 13.30 – 16.30hrs on 26th January 2018

Unfortunately, due to minimal interest the workshops were cancelled. Interested parties were signposted to the consultation page and an invitation shared for further discussion.

Equality Forum 11th January 2018

The Head of Financial Operations attended the Equality Forum and shared the proposals for the consultation. The proposals were well received and points and comments included:

- The Forum queried how the future charging would work and it was confirmed by the HFO that any individual with less than £1000 capital would not be charged if they utilised the service.
- The Forum noted the three different charging proposals in order to cover the differing level of work required for Deputyship services and Appointeeship services. It was also noted that there would be a cap on the maximum level to be charged.

- In connection with the discussion on the future of the Money Management service the Forum suggested a more joined up approach across the Councils services with regards to debt management.
- A member of the Forum queried how many service users currently have more than £1000 in capital and it was confirmed that there would be more clients with less than £1000 in capital and it would be unlikely that any current clients would be able to manage their own money in the future.
- The Forum noted that the consultation, would be jointly aimed at seeking the views of Stakeholders and the recipients of the service.
- The Forum felt that the proposed changes to the service were a necessary but reasonable and acceptable approach in order for the Council to continue to fund and provide a service which can expand to meet future demand.

APAD (Association of Public Authority Deputies)

This is a regional network which was held in January in London. Information shared on Central Bedfordshire's draft proposals on charging for the service and the consultation which was open to all stakeholders. The main feedback from the meeting included sharing good practice, quantify the volume and type of work that Appointee / Deputies have to undertake and how to lobby the Department of Work and Pensions on problems Universal Credit has introduced for Appointees/ Deputies.

Survey / Questionnaire

To ensure we reached all stakeholder groups, 2 surveys were produced and ran from **Tuesday, 16th January until Monday, 12th March** to offer the opportunity for customers and stakeholders to share their views, feedback and experiences on the draft proposals for the Money Management Service

All supporting documentation was developed in partnership with colleagues to ensure the approach was accessible

Customer survey

For current customers and the vulnerability of the customer group we wanted to ensure that our current customers were consulted, without causing distress to those who may have difficulty understanding what is happening. We shared the consultation with the people who know them best staff from Home Managers to Social workers who are actively involved with customers. Staff were asked to organise meetings to ensure they were tailored to meet the individuals needs to support participation in the consultation and where the customer had no capacity invited information to be shared on the consultation with their relatives and/or the residential care staff / advocates and people that know them well. A number of documents were produced to support staff in engaging with the process.

The council currently supports 160 customers however we only received 24 of survey respondents feedback. Due to the customer cohort, we recognised not all customers may have capacity to understand the consultation and asked for awareness of the consultation and ways that people could be involved to contribute their views to also be shared with any other people who have an interest in the persons welfare (friends, family etc.)

Feedback from the survey can be found in Appendix 2

Next steps as part of the ongoing process of involving the customers in the decision engagement activities will continue to inform the customers of the outcome and if required a Best Interest Decision will be made.

Public survey

There were 145 responses received where the survey was available in paper format; online via the CBC website, via network opportunities like the Just Ask project and Residents, CBC staff, and elected members were informed about the survey, social media was utilised and press releases were issued to the media to raise awareness of the consultation activity with Central Bedfordshire residents.

A summary of the proposals was shared along with a survey that was designed to capture both quantitative and qualitative data. The full survey feedback can be found in appendix 2.

4. SUMMARY

- 4.1 The Council have received a broadly positive response to the consultation on the proposal to charge for the Money Management Service. Whilst the majority agree with the proposal it was emphasised the need to be fair and proportionate.
- 4.2 Some respondents questioned how the figures were set and need to be more transparent on the charges to understand the context. Some respondents felt the charges were too high and whether there was the capacity to reduce the costs and increase the amount of capital before charging for the service? Other feedback suggested a fixed fee may be a better approach as the % figure is unknown and easier for people to understand upfront cost. Questions were also raised on how the charges would be calculated and respondents also highlighted for consideration on how the service is audited.
- 4.3 From the feedback received there was concerns for charging a vulnerable customer group. Concerns were stressed on the cohort of current customers, their vulnerability and capacity to understand the impact of the proposal. The respondents felt longer timescales should be offered and more support considered to take into account views of the customers.

- 4.4 Feedback recognised the vital service the council offers with the growing demand and need to support more customers. This was felt it would not be fair if others are unable to access the same service.
- 4.5 In conclusion, feedback received during the consultation period has reiterated need for further engagement with the customers to understand the impact. The consultation has highlighted the need to be clear on what the Money Management Service offers and that the charges are proposed for Appointeeship and Deputyship services. The feedback recognised the growing demand and that the service cannot continue as it is. The feedback stressed if charges were introduced they need to be fair and proportionate.

5. THE COUNCIL'S RESPONSE

- 5.1 Central Bedfordshire Council provides a Money Management Service for customers who are not able to manage their own finances and do not have another suitable person to support them.
- 5.2 Before deciding if this service is the right choice, the customer will have a social care needs assessment. Their social worker will discuss the options with them and make a referral if it is appropriate and in their best interest.
- 5.3 Whilst not being a statutory service, the Council recognises the value of the service in supporting some of the most vulnerable people to live as independently as possible. The Council is therefore committed to continuing the base budget funding of the service.
- 5.4 However, the Council has continued to see its government grant reduced from £49 million in 2009/10 to less than £5 million in 2018/19 and by 2019/20 this funding will disappear altogether. The Council has also committed to reducing spending by £13.8 million through a range of efficiency savings in 2018/19. Any additional funding for the service will need to be sought from other sources.
- 5.5 The Money Management team maintains a bank account and monitors income (from pensions, Department of Work and Pensions (DWP) etc.) and outgoings for each customer. The team also make sure that all outgoings, like rent, are paid promptly and that the customer does not fall into arrears.
- 5.6 The service currently provides money management support to 160 customers free of charge.
- 5.7 The service is currently at full capacity and no longer able to take on anymore more new customers. This is against a backdrop of an increasingly vulnerable population.

- 5.8 Each customer has a separate bank account and the bank charges for transactions is changing. Changes in the administration process for benefits is much more involved and takes more time.
- 5.9 The Deputyship charge is set by the Court of Protection for Councils. This is 3.5% of the balance of the person's capital, where capital is less than £16,000. This is £650 where capital is more than £16,000. Solicitors can charge almost double this amount and will also have other charges eg preparing the Annual report to the Office of the Public Guardian.
- 5.10 Bank charges have been worked out on the average transactions for people in living in the community or in residential accommodation. The transaction charges are lower in residential accommodation as transactions are fewer eg there are no separate utility bills.
- 5.11 The DWP does not set a charge for Appointees but states that it must be fair and reasonable. The percentage charge of 3.5% of the balance of the person's capital is taken from the 3.5% as set by the Court of Protection. However, the work involved for an Appointee is slightly less than for a Deputy, so this has a lower cap of £495.
- 5.12 Other Councils charge a weekly fee (eg £5 per week for residential and £10 per week for community and an annual administration fee approx. £300). Other organisations charge a weekly fee of £15.60
- 5.13 The recommendation is to implement the fees set out above for new customers. Due to the customer cohort, the Council is committed to undertaking reviews and Mental Capacity Assessments with each of the existing customers, to ensure that their needs are met. This will be carried out over the coming months as part of their review. No charges will be introduced for these existing customers until all reviews are completed. Charges will then be introduced in March 19 on a pro rata basis
- 5.14 The service will continue to be audited by the Office of the Public Guardian and by the Council's Internal Audit service.

Appendix 1:

Results of consultation:

Demographic profile of respondents from the public consultation survey

Q7. Are you a:

	Number	%
Customer who currently uses the Money Management Service run by Central Bedfordshire Council	4	3%
Relative or representative of the customer who uses the Money Management Service run by Central Bedfordshire Council	5	4%
Resident	124	86%
Town or Parish Council	0	0
Local Business	2	1%
Voluntary or Community organisation	0	0
Other	9	6%
Did not answer	0	0

Q8. Are you:

	Number	%
Male:	75	61
Female	48	39
Did not answer	0	0

Q9. What is your age?

	Number	%
Under 16 years	0	0
16-19 years	0	0
20-29 years	2	12
30-44 years	22	31
45-59 years	44	16
60-64 years	17	11
65-74 years	41	29
75+	15	1
Did not answer		

Q10. Do you consider yourself to be disabled? Under the Equality Act 2010 a person is considered to have a disability if he/she has a physical or mental impairment which has a sustained and long-term adverse effect on his/her ability to carry out normal day to day activities.

	Number	%
Yes	23	16
No	117	84
Did not answer		

Q11. To which of these groups do you consider you belong?

	Number	%
White British	122	89
Black or Black British	1	1
Asian or Asian British	1	1
Mixed ethnicity	5	4
Other ethnic group	8	6
Did not answer	0	0

Other:

- Australian
- White other
- White other
- White English
- White English
- None of your business

Appendix 2:

See attached Customer and Public Survey reports

[Customer Survey](#)

[Public Survey](#)

Appendix 3:

Stats from the Money Management Publicity

We have promoted the Money Management consultation via internal newsletters, although the bulk of the communications effort has been through external channels:

We issued a press release on 16 January to local print and broadcast media, community publications, town and parish councils, all members and other relevant stakeholders.

This was included in print by three newspapers, with the Dunstable Gazette (attached) running a piece the following day, the Biggleswade Comet on 18 January and the Biggleswade Chronicle (attached) including an article on 19 January.

The Comet also had an inaccurate letter on 1 February from a reader, and although we sent a rebuttal in good time for the following week's paper, it didn't appear until 15 February (attached).

We issued four email news bulletins (on 17 January, 18 January, 7 February and 8 March).

The 17 January bulletin was sent to just over 11,000 people with 5,676 opens (3,706 unique opens) and 44 clicks (on links etc).

The following day's bulletin had a similar reach with 5,080 opens (3,398 unique opens) and 102 clicks.

The 7 February bulletin was sent to around 7,600 people and had 4,188 opens (2,683 unique opens) and 344 clicks.

And the 8 March bulletin was sent to 9,602 people and had 5,610 opens (3,617 unique opens) and 488 clicks.

We put out six tweets:

17 January (1,016 views / 14 engagements)

18 January (768 views / 6 engagements)

7 February (884 views / 3 engagements)

16 February (688 views / 24 engagements)

21 February (633 views / 4 engagements)

10 March (412 views / 1 engagement)

And we did several Facebook posts:

17 January (2,700 views, 77 clicks, 6 reactions/comments/shares)

18 January (1,500 views, 22 clicks, 1 reaction/comment/share)

7 February (564 views, 7 clicks, 5 reactions/comments/shares)

16 February (2,025 views, 19 clicks, 3 reactions/comments/shares)

21 February (1,316 views, 20 clicks, 3 reactions/comments/shares)

10 March (544 views, 40 clicks, 2 reactions/comments/shares)

Staff and councillors were also made aware of the consultation via articles in different newsletters including Staff Central, Connect and the Members' Information Bulletin.



**Central
Bedfordshire**

Central Bedfordshire in contact

Find us online: www.centralbedfordshire.gov.uk

Call: 0300 300 8303

Email: customers@centralbedfordshire.gov.uk

Write to: Central Bedfordshire Council, Priory House,
Monks Walk, Chicksands, Shefford, Bedfordshire SG17 5TQ