



About cerebral palsy.  
For disabled people achieving equality.

## **Making choice and control a reality for disabled people**

Scope welcomes the chance to respond to this consultation because it is committed to extending genuine choice and control for disabled people.

### **About Scope**

Scope is a major disability organisation whose aim is that disabled people achieve equality and enjoy full human rights. We provide a range of services to disabled people including further education, transition, employment, residential care, domiciliary care and skills development services. Many of the disabled people we support have complex needs. We welcome the chance to respond to this consultation because we consider information, advice and advocacy to be key in developing successful right to control trailblazers.

### **Access**

There are various ways that public bodies can make it easier for disabled people to access the Right to Control. They can cascade the information through various networks such as advice agencies (both generic and disability-specific), community organisations and community leaders (this is particularly important for improving take-up in ethnic minorities), and Doctors surgeries. Scope has talked to many stakeholders who have said it would be useful for front-line professionals such as GPs to have more information about services for disabled people, if only to make sure signposting is done effectively. Public body representatives should also promote right to control at events such as the mobility road-show, council meetings,

jobcentre plus, and local voluntary organisation events. Currently many generic advice organisations continue to have barriers which discourage disabled people's access, this also needs to be addressed for the successful rolling out of Right to Control.

## **Innovation**

There has been much concern about what will happen to older, more traditional services such as day centres which offer a valuable service to many in the community but may not survive when right to control is implemented. It is thought that when people have more choice and use a wider range of services, the larger services will not be able to cope with lessened demand despite still being vital for a small number of individuals. This is a realistic danger however, it should be seen as an opportunity for these services which are often outdated to innovate. Competition is inevitable with choice but should be seen a healthy enabler of transformation rather than a death knell. These services should be given resources to innovate effectively and perhaps public authorities could encourage private sector specialists to provide pro-bono advice on strategy and development through Corporate Social Responsibility (CSR) Programmes. Increased competition will also incentivise some day centres into providing for useful activities – there should be effective joint-working between the right to control trailblazers and the Valuing People Now 2009<sup>1</sup> agenda which promotes genuine career opportunities and working lives for people with learning difficulties. This joint-working can ensure that day-centre sessions are more outcome-based, less abstract and more relevant to the aspirations of disabled people's lives.

Public bodies must ensure there is a healthy range of choice and that the choice is effectively communicated to stakeholders to prevent disengagement and isolation. A useful tool for comparison is the Compare Services utility in Sweden which provides information online on public, private and third sector providers of social care and child

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<sup>1</sup> Department of Health, 2009, *Valuing People Now*

care services.<sup>2</sup> The government should also ensure that funding for advice organisations includes capacity for targeted outreach programmes so that the more disempowered individuals do not become socially excluded. Wherever a service is forced to close down, a reasonable replacement must be found

## **Advocacy and Brokerage**

Building safeguarding into the right to control trailblazers must be achieved without relying on processes that undermine individual disabled people's rights to make their own decisions and take risks. A delicate balance must be struck so that disabled people lacking mental capacity are both supported and empowered. Again, this can be encouraged through effective information and advice mechanisms<sup>3</sup>.

It should also be taken into account that the level of risk can fluctuate as people's needs and situations change. Therefore, it is essential that disabled people have access to regular reviews to ensure that their support package is meeting their needs and that they are not being exposed to unnecessary or avoidable risks. For example a person's package might also include regular visits from a Community Support Officer, a Community Mental Health worker, a local housing officer, or access to regular sessions with an independent advocate to help someone build confidence and exert more control over decision-making. Where isolation is likely to be a problem support to access leisure or social activities or continuing education could be helpful in ensuring that someone is less likely to seek friendship with people who might exploit it.

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<sup>2</sup> Compare Services in Sweden, 2009, cited in Power in People's Hands: Learning from the World's Best Public Services - A summary of case studies highlighted in this publication, <http://www.cabinetoffice.gov.uk/strategy/publications/world-class-public-services/summary-casestudies.aspx>  
<http://translate.google.com/translate?hl=en&sl=sv&tl=en&u=http://www.stockholm.se/%3Foversatt%3D>

<sup>3</sup> Scope, 2009, *No Secrets Consultation Response*

Local authorities should commission brokerage schemes to ensure people can access a range of vetted staff and services easily to ensure risks to individuals are minimised. Scope would also advocate access to bespoke training for everyone who takes up direct payments or individual budgets so people are able to understand their rights, have the skills to identify and manage risks effectively, and know where to get help if they need it.

## **Financial support and Advice**

Advice services should be equipped with the necessary training and resources to inform users about how to use their budgets most effectively. Mainstream advice services are problematic for many disabled people, for example, lack of appointment systems and having to wait in large queues, remembering and storing lengthy financial and benefit-related paperwork. The Treasury Committee published an inquiry in 2006 into Financial Inclusion: credit, savings, advice and insurance; and found that 'despite the UK having one of the most innovative and diverse financial services sectors in the world' that disabled people still commonly experience financial exclusion due to inaccessible premises or inaccessible reading material.

A recent Barnados report highlighted the presence of inadequate information and support in making benefit claims, ('The lack of information around benefits and difficulties in accessing them act as a real barrier to families receiving their 'safety net' entitlements.')

Entitlements are an important issue for disabled people because benefits are notoriously difficult to access.

The Association of Independent Financial Advisors found that financial advice helped those even on low incomes to enjoy very positive outcome in terms of debt management, pensions provision, savings ratios, life assurance protection etc<sup>4</sup>. Financial advice and support is very important particularly for people with learning difficulties:

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<sup>4</sup> Association of Independent Financial Advisors, 2008, Financial Advice: Worth the money?

At one end of the spectrum, 40 per cent were not sure about coins, notes and their value. However, as many as 86 per cent were confused over benefits, income and expenditure. Money was a difficult topic; problems and worries relating to money could result in mental distress, and this had happened for at least two out of the ten interviewees who were in supported living.<sup>5</sup>

## Joint Working

Joint working will be very important in taking advantage of the potential by the various funding streams and their inter-connectedness. Funding could develop models for joint working for example between brokers and disability support advisors, to enable them to use their specialist skills in a more coordinated way. Research also suggests there is a need for new and better-promoted models for co-working between mental health advisers and money advice specialists that could then be replicated nationally.<sup>6</sup>

There should also be joint working with financial institutions and the Association of Independent Financial Advisors on how to roll out effective training and delivery of brokerage advice. Research has shown that individuals, particularly in the low income bracket, face significant barriers in understanding financial products, due to an 'asymmetry of information' between providers and consumers, which is often exacerbated by confusing terminology and product information<sup>7</sup>. We hope that the Right to Control trailblazers will be used as an opportunity to rectify this asymmetry and to engage consumers and providers in a more meaningful channel of discussion. Financial services can help promote useful strategies for managing budgets in the trailblazers whilst extending their stakeholder engagement. The social workforce should be involved

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<sup>5</sup> Friends Provident Foundation, 2007 Money, rights and risks: Financial issues for people with learning disabilities in the UK,

<sup>6</sup> Friends Provident Foundation, 2008, Funding ideas to overcome the impact of ill health on financial exclusion,

<sup>7</sup> Resolution Foundation and Transact, 2008, Financial Capability Brief

and effectively capacity-built to adjust any skills shortages which may arise from the increasing personalisation agenda.

## **Conclusion**

- Ensure that people are not penalised for receiving support with managing their budget
- Ensure that the necessary information and advice is cascaded through the necessary channels ensuring a mixture of advice delivery
- Establish effective joint working between financial institutions, advisors, and professionals in relevant work-streams
- Ensure that advice agencies and the relevant workforce involved in the funding streams, including brokers are capacity-built with necessary training and information from independent financial advisors and financial institutions
- Establish an effective monitoring and engagement process so that people's needs can be assessed holistically and in a way that if their level of need changes, they can easily access more support with their budget
- Reform CRB procedure so it is easier for disabled people to take control of who they employ
- Provide more traditional services with capacity and resources to effectively innovate

Submitted by Scope, September 2009

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