

Report on Safeguarding Adults and Risk of Financial Abuse for people in receipt of Personal Budgets

Background

Southwark Council wants people to live independent and fulfilling lives, having a support system that is right for them. Southwark want care and support services to be more effective and focused on individuals so that they can be independent and be connected to their local communities. In line with the central government's agenda for transforming Social Care Southwark is committed to offering all people personal budgets. A number of people have elected to take their budget in the form of cash to enable them to purchase services to meet their needs flexibly and in a way that best suits them.

Where people elect to take cash budgets the assessment process takes account of what support needs to be in place to assist in the management of the cash budget. If there is deemed to be a significant risk of financial exploitation to a person wanting to receive a cash budget those risks are mitigated by putting in place safeguarding and monitoring arrangements.

For all people receiving personal budgets an annual review takes place to measure whether or not the eligible needs have changed, and to review how the support in place is meeting the agreed outcomes. Where people that have taken a cash budget this will also include a review of how the money has been spent to ensure that it has been used to purchase support.

By giving people cash personal budgets there has been a concern that there is a risk that the money will not be spent for the appropriate purpose and that there may be an increased risk of financial abuse. The purpose of this report is to examine whether these views are borne out by abuse allegations investigated in recent months in Southwark.

Analysis of Allegations of Abuse in Southwark April 2012 – February 2013

Table 1 below indicates that the majority of people in Southwark now have in place Personal Budgets (currently 72.6%). The data shows that people are less likely to have a safeguarding referral made if they are in receipt of a personal budget with 10.5% of people with personal budgets having a safeguarding referral made compared to 15.9% of people without Personal Budgets having a referral made. People are less likely to have a referral made in respect of suspected financial abuse if they are in receipt of a Personal Budget with 3.8% of people with Personal Budgets having this type of referral made in respect of them compared to 6.6% of people without Personal Budgets having this type of referral made.

Table 1. Southwark Service Users (Feb 2013)¹

	Number of Service Users	% of Service Users	Number of SA Referrals	%of Su's with SA Referrals (prevalence)	Number of Financial Abuse Referrals	% of SU with Financial Abuse Referrals
Non-PB Services	1018	27.4	162	15.9	68	6.6
PB Services	2694	72.6	282	10.5	103	3.8
Total	3712	100	444	NA	171	NA

¹ Data correct as of 15th February 2013

Table 2 breaks down the 2694 people with personal budgets into the type of budgets they receive and again looks at the numbers and prevalence of safeguarding referrals that are made in respect of these groups. This table shows that people that have elected to take a cash budget (self managed) have a 5.5% chance of having a safeguarding referral made about their circumstances. Of the 433 people that have elected to take the cash there is only 1 person that has had a financial safeguarding referral made, and there is a lower prevalence of these type of referrals when compared to other personal budget types.

Table 2 Prevalence of Financial Abuse in Services Managed by Personal Budgets²

	Total Number of Service Users	Number of Safeguarding referrals	% of SU with SA Referrals	Total number of SA Financial Abuse Referrals	% of SU with SA Financial Abuse Referrals
Council Managed	1685	204	12%	65	3.8%
Self Managed	433	24	5.5%	1	0.23%
3rd Party managed	576	54	9.3%	37	6.4%
Total	2694	100	NA	103	

PB = Personal Budget
 SA = Safeguarding Adults
 SU = Service User

Conclusion

The concern that the personal budget model of service management and delivery would make service users more vulnerable to abuse is not borne out by the evidence collated thus far in Southwark. On data available in this reporting year there is a lower safeguarding referral rate for people in receipt of a personal budgets with the lowest rate occurring where people have elected to take the cash budget. When looking at financial abuse referrals there has to date been only one referral this year that involved a person with a cash personal budget. The prevalence of financial abuse referrals for people in receipt of cash budgets is very low when compared to other budget types with just 0.23% of cases having a referral made.

The causality for the reduced rate of safeguarding referrals for people in receipt of personal budgets needs to be explored further in light of this evidence. With most non-Personal Budget service users being in residential type care, one hypothesis to be tested is that people not in receipt of personal budgets are rendered more vulnerable due to their lower functioning and being in residential care.

The circumstances for the one person that has been in receipt of a personal budget and had a financial abuse referral raised have been reviewed. This was a case of a

² Data correct as of 15th February 2013

48 year old women with physical disabilities having her finances mismanaged and misappropriated by her ex-partner. The abuse extended beyond the personal budget to include her income and her savings. The person has been made safe, with her daughter now assisting in managing her finances and the circumstances of the abuse referred to the police. From the known facts of the case It does not appear that the presence of a personal budget was a significant factor in the financial abuse occurring in this case. Expressed another way it is likely the abuse would have occurred if the service user had been in receipt of any other type of personal budget.

In delivering personal budgets to service users Southwark is working collaboratively with a number of organisations to deliver money management solutions that assist people to manage their budgets and deliver auditable accounts of how the money is being spent. Southwark also has future plans to develop an e-market place offer that will enable people to have many of the choice and control benefits of a cash budget without the need to receive the cash. The Safeguarding Adults Partnership Board will continue to monitor safeguarding alerts to ensure that any indications that personal budgets are exposing service users to increased risk are identified and remedial action is taken.