



# Your experiences of Direct Payment

August 2021



## What was the project about?

Buckinghamshire Council wanted to hear about people's experiences of direct payments. They wanted to know more about what works, what is not clear and what could be improved. This feedback will form part of the co-production of a new Direct Payment policy document.

## What we did

We developed an online survey to ask people about their experiences of:

- setting up a direct payment
- managing a direct payment
- the type of payment method they used.

We also asked what they would like the new policy document to include.

Buckinghamshire Council sent a link to this survey, by letter, to the 1443 people (or their nominated individual) who are currently receiving a direct payment. They also invited people to get in touch if they wanted to take part in a focus group. We publicised the survey and focus group on social media and in our newsletter.

## What we heard

The survey was open between 24<sup>th</sup> June - 31<sup>st</sup> July 2021. This report summarises the feedback we received from the survey, the focus group (3 people), and 4 one-to-one phone interviews, which were all held in July.

## Who we heard from

127 people, in receipt of direct payments, from Buckinghamshire Council, completed the survey. Full details can be found in Appendix 1.

- 46% (58/127) were aged between 46 and 65 years of age. 27% were between 18 and 45 years of age and 27% above 66 years of age.
- Respondents live in almost all Buckinghamshire postcodes. 38% (46/120) of survey respondents live in Aylesbury or High Wycombe.
- 82% (103/126) described themselves as White: British / English / Northern Irish / Scottish / Welsh.

## About the Present Policy

We asked how easy it was to read Buckinghamshire Council’s existing direct payment policy. 127 people responded on the survey:

- 52% said it was easy to read.
- 21% said it wasn’t.
- 27% said they hadn’t read it.

None of the focus group participants, or people we interviewed, said they had seen a policy wording.

“No, I don’t know where this is, never read it, wouldn’t know where to find it.”

We asked whether the policy contained all the information they needed. Of the 126 survey respondents:

- 48% told us that it did.
- 46% said they didn’t know.

The majority of those who answered ‘Don’t know’ to this question, were those who told us they had not read the policy. Not surprisingly, the majority of those aged 18-35 (23) who said the policy was not easy to read, or they hadn’t read it, also said the policy either did not contain all the information they needed, or they didn’t know if it did.

As the people we talked to had not read the policy, they did not know whether it contained all the information they needed.

“I don’t know what I could pay for anyway. I haven’t the faintest idea”

## Setting up the Direct Payment

We asked three questions about setting up the direct payment. All the responses can be seen in Figure 1.

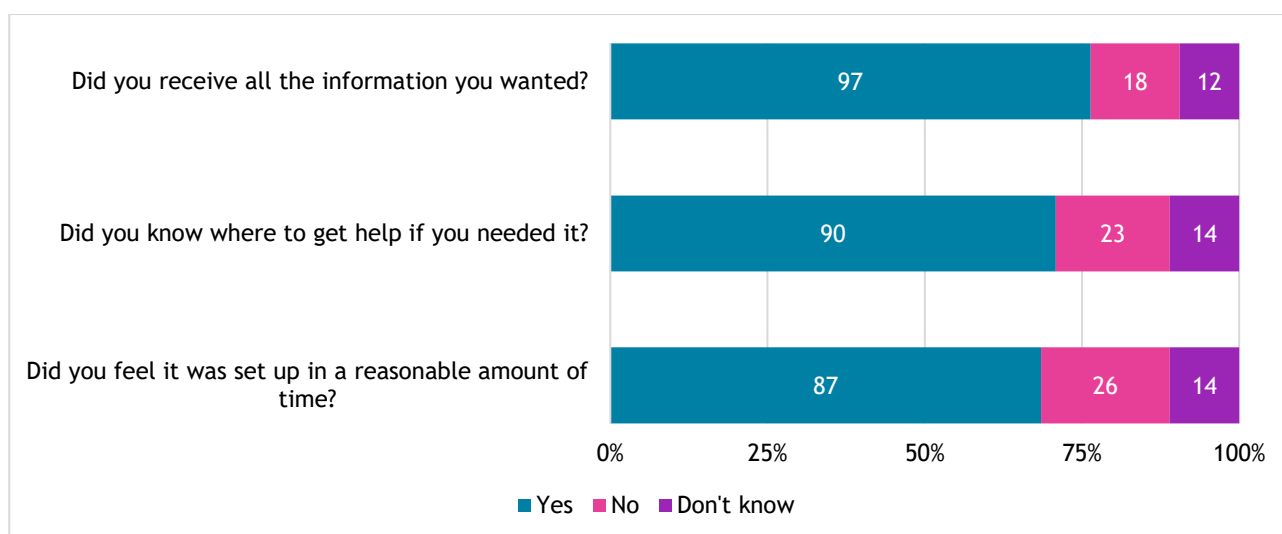


Figure 1 - Setting up the Direct Payment

Of the 127 people who responded:

- 76% of survey respondents told us they received all the information they wanted.

- 71% of survey respondents told us they knew where to get help if they needed it.
- 69% of survey respondents told us they thought the direct payment was set up in a reasonable amount of time.

### Is there anything that could have been done better when your direct payment was first set up?

We had 42 responses to this question. Figure 2 shows these summarised by theme.

Nearly 50% of the comments indicated people thought that their direct payment took too long to set up.

“Initial setup process could be speeded up.”

“It took 6 months to get the payment right.”

This was repeated by everyone who was interviewed or attended the focus group.

“It still took about three months to get the money through which for us was fine because we had savings, so that we can pay the person, but a lot of people don't have that. And the carers would have just left.”

“It's quite hard work and draining. You can't get hold of people, and nobody comes back to you. So, you're chasing, constantly chasing. And I think it's probably not just me probably other parents are in the same situation.”

Some survey respondents said more support, whether this was better instructions, more training, or more information, would have been helpful.

“Should have been explained in more detail and check you that you understand.”

“Better explanations of how to use system would have been good. Had to get someone to talk me through it to set it up for my mother. I'm used to digital systems, but this was not detailed enough initially. Now I understand, it it's working fine.”

The request for more support, to ensure the account holder knew exactly what they needed to do and how to do it, was reiterated by nearly everyone who was interviewed or attended the focus group.

“When I first went to the Council for help how to do this [employ a carer/PA], nobody knew [what I needed to do]. So, I have had to contact a lot of people. Now it all works like clockwork. More guidance would be helpful.”

One interviewee commented that it was particularly difficult for those with mental health needs and fluctuating capacity to get help to set up a direct payment. Several people said often some people gave up trying to set it up because they couldn't get support from a care worker.

Several survey respondents suggested a single point of contact would be useful.

“... Every time I phoned, I had to speak to a different person and start explaining again what I wanted. This is frustrating to me and inefficient use of resource.”

Again, this was reiterated by the focus group.

“I have no idea where to contact anybody.”

Others found the process too complicated.

“A simpler approach would be very much appreciated...I needed to read the policy several times before completing/submitting the application.”

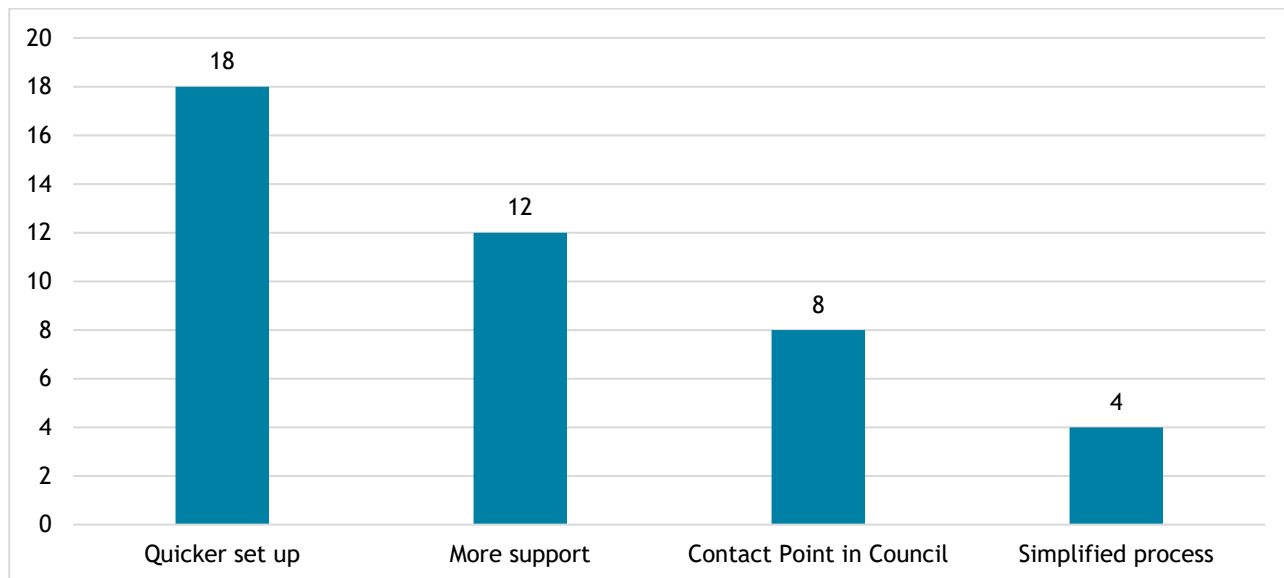


Figure 2 - What should have been done better when the direct payment was set up?

## Managing the Direct Payment

- 74% (94/127) of survey respondents said they received the help they need to manage their direct payment.
- Of those who said they had found Buckinghamshire Council’s policy easy to read, the majority also said they knew where to get help to manage their account if they needed it.
- For those who said they did not receive the help they needed or answered, ‘Don’t know’, 11 had a pre-paid card, 11 a managed account, 10 used the bank account and 1 did not know how they received their direct payment.

### What further support would you like to help you manage your direct payment?

Q7 - We had 33 responses to this question. We have summarised these by theme in Figure 3.

The top theme was a request for better communication when account holders contact Buckinghamshire Council.

“Like a point of contact, named person rather than a phone number.”

“Staff to answer the telephone / reply to emails. Staff to phone you back when they say they would.”

The request for more timely communication was reiterated by everyone who was interviewed or attended the focus group.

“You can ring Bucks Council and you have to leave a message. Then, if you’re lucky someone will get back to you. In my experience, it can take a week or more. And, if you have an emergency that’s no good.”

“The social workers change every time you ring. It would be much better if you had a named person - social worker or person from direct payment - or an e-mail address.”

“... needs to include an out of hours phone number for those working 9-5. When it’s not an emergency but you still need to talk to someone outside those hours you can’t.”

Several respondents also felt that more training would help.

“There is a complete lack of information on employment guidelines, payroll, pensions... I have found all of this information elsewhere, but not all clients will be capable of doing this.”

“... more help to understand, and general circular letters are not helpful.”

This was reiterated by interviewees, who also suggested ways of delivering this training.

“...also, how to draw up an employment contract? I don’t know what I should have in there, so it’d be nice if they had like a template thing.”

“ a workshop... not just explaining how the policy works and what you’re entitled to, but actually a bit more support about around the setup of some of these things.”

“There’s no training. You know what, why, do [transfer people to a pre-paid card] it in the middle of a pandemic? Why? Okay, if you’ve got to do it, then do an online Zoom training program”

“So, if they just did a little video with somebody talking through the process... you know like if you go on a computer, it tells you how to use an Excel sheet, a ‘how to’ document like that... Then, say if you’re not happy, or still don’t feel confident, this is a number you need to call. Probably just have a couple of weeks of those calls just coming through once people have seen the video.”

“... even if it’s only short webinars that people could access when they felt like it; they’d be recorded so you could go back to it. That might be much more support for some people. Although for people who are not online it perhaps wouldn’t be. But just paper copies of stuff is not enough support.”

Some survey respondents wanted greater flexibility in how they could use the direct payment. This was reiterated by interviewees.

“Don’t need any support other than some flexibility to use the money as best fits at that moment in time.”

Others, including those we spoke to in focus groups or interviewed, suggested they needed support from an external agency.

“Someone to look after it. I have no idea what I'm supposed to do, indeed I'm on the verge of stopping it because I'm finding it too much bother, too expensive (my "share") and I'm not allowed to get the carers to do what I actually need.”

“I used to be able to contact Phower for advice and support. They no longer take calls from Bucks' residents about direct payments. The Bucks website has very little information. What information is on the internet is usually wrong or conflicts with the Bucks policy.”

“The accounting etc help previously provided by the Peoples Voices organisation has never been replaced.”

A few people, including interviewees, were also nervous about asking for help.

“Sometimes I'm worried to ask the social people because you don't know what they're going to say. They might say no, he's not having this anymore and then not give him anything. Do you know what I mean?”

“It's stressful .... I don't just care for X; I've got elderly in-laws in their 90s. So, fortunately they don't have direct payments. I dread to think of situation I would be in if I had to manage two accounts. I think I would lose it and sit on the Council steps.”

Some people we talked to also told us they do not receive annual reviews.

“The only time I've had a review is, if something has stopped.”

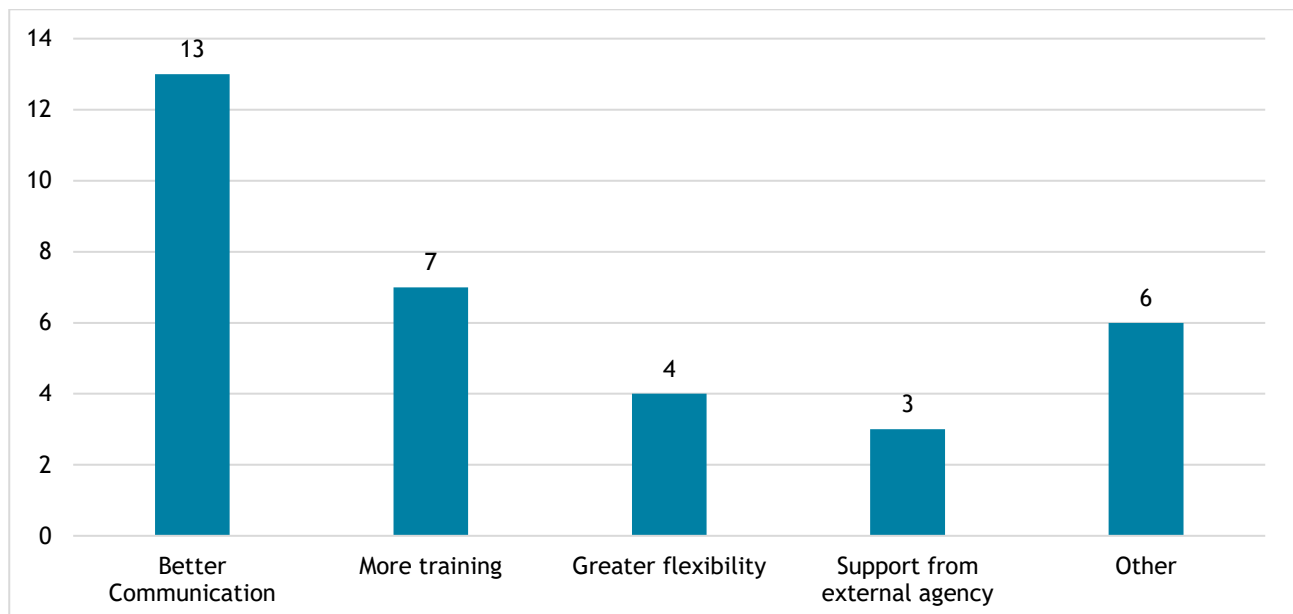


Figure 3 - What further support would you like to manage your direct payment?

### Do you understand your responsibilities as the direct payment account holder?

- 83% (105/127) of survey respondents said they did.
- Of the 13 respondents who did not identify as “White British”, only 23% (3) said they understood their responsibilities as a direct payment account holder.

- Of the 22 people who answered ‘No’ or ‘Not sure’, 12 had a managed account, 6 the bank account, 5 a pre-paid card and 1 did not know how they received their direct payment.

### What might help you better understand your responsibilities as the direct payment account holder?

We have summarised the 15 comments by theme.

- Almost half (7) requested easily understood guidance

“Simple clear instructions without all the unnecessary jargon that confuses me...”

“Easy to read version.”

- A further five people told us they wanted a point of contact they could talk to.
- Two people answered, “No idea”, whilst another requested an “annual check”.
- One person was very explicit about what they wanted to know:

“What happens when you overspent? What happens when I did not use the funds for different reasons like illness, service not bespoke, etc? [What do I do with] Receipts and Invoices if I cannot upload?”

Most focus group participants and interviewees were not sure of their responsibilities but said “you just use your common sense”. Many of them did not know what the policy covered; they just knew what services they received. These ranged from care, PPE for their carers, independent living insurance, to employ a PA and / or to pay for a taxi or social opportunities outside of the home. Several were finding the process too time consuming or too difficult.

“I just think it's just too complicated. There are elderly people who care for their husbands or wives. It's just too much for them, because they're not fit enough, they're looking after their loved ones as well as their health, and to have this on top. I can imagine what they're feeling.”

Some did not understand some of the ‘jargon’ they saw in Council newsletters or did not fully understand what was required of them.

“Who's doing the training for the PA ...the first aid course they need... who pays for that? Does that come out of my son's budget or do the Council pay for it?”

### Do you have a signed copy of your Direct Payment Agreement?

- 49% (62/127) of survey respondents said they did.
- Of the 65 people who said they did not have a signed copy of the agreement, or answered ‘Not sure’, 24 had the bank account, 21 had a managed account, 20 a pre-paid card and 1 did not know how they received their direct payment.
- None of the focus group participants, or people we interviewed, were sure whether they had a direct payment agreement or not.

### Payment Methods

We asked survey respondents how they receive their direct payment. The most frequent answers were a pre-paid card and a bank account as shown in Table 1.

Payment Method	Number of responses
Pre-paid card	48
Managed Account	28
Bank Account	48
Don't Know	3
Total	127

Table 1 - Which type of direct payment account do you have?

### Pre-paid card

- 47 survey respondents told us more about their direct payment using a pre-paid card.
- 70% told us it was “easy” or “very easy” to use this.

37 people told us more about their experiences using their pre-paid card. We summarised the feedback by theme and whether it was positive or negative. Some people made more than one comment, so the number of comments is greater than the number of people who responded. The results are shown in Figure 4.

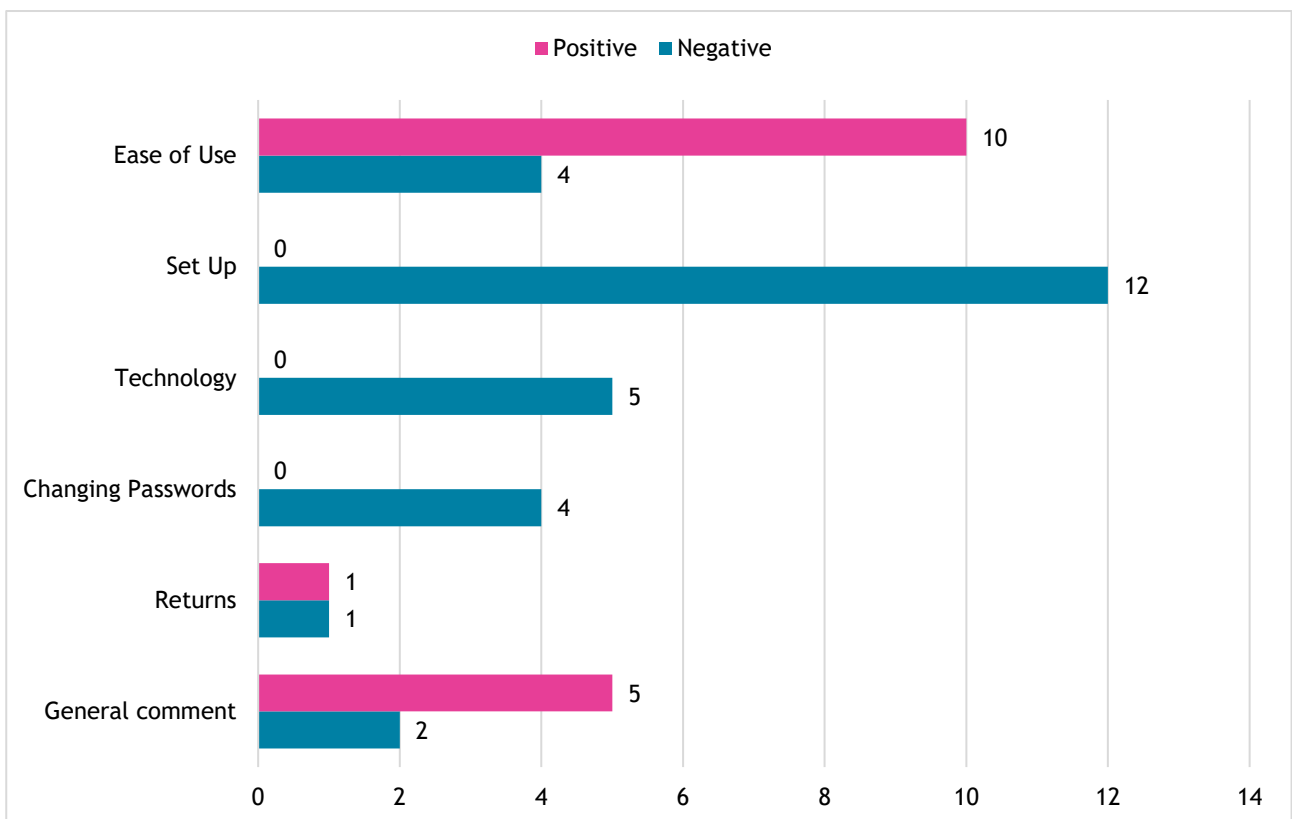


Figure 4 - Feedback about using a pre-paid card

75% of negative comments were about respondents finding it difficult to set up the pre-paid card.

“Tricky to set up and set up direct debits.”



Several focus group attendees and / or interviewees did not feel supported or informed when they were asked to move to a pre-paid card.

“It'd be nice if somebody actually did like a workshop then talk about this is where we are moving now and not just throw it at us. I've asked a couple of times for a social worker to come in and talk about it; the changes, how it's going to affect me, or what other options are there.... there's nothing like that at all come through.”

“ There was just no training. They just said, this is the address that you've got to log on to, and then you muddle your way through.”

Several struggled with the terminology.

“What do they mean by a written statement of employment? ... Working time regulation, what does that mean?”

Some of the survey respondents and interviewees said they struggled with the technology.

“The website could be a smoother experience, especially when I only make 2 payments per week but seem to have to input information each time.”

“I imagine older people and people not good with technology would struggle.”

“They did send a sheet with the contact details on which I can't find. So now, when I go to pay anything, I just hope that the cookie comes up so I can click on the link, cos I can't remember the link... if I have to reboot my phone, and lose all my cookies, I'm stuffed.”

“I don't feel confident in what I've done.”

Several respondents also commented on having to change passwords frequently.

“Renewing password is hard work and feel no need.”

We also received comments from interviewees about the online system not being as obvious as perhaps it could be for users.

“I was trying to look up something a few weeks back. It was something simple like how much is in his account or whether I'd paid something. There's not anywhere on the site that you get a normal bank statement. Now if they did that, I'd be able to go to it and say, yep, that's what I've paid, it's fine.”

However, nearly two thirds of the positive comments, from survey respondents, were about how easy the pre-paid card was to use.

“[I] was unsure, and did not want it to begin with, but once started, it is easy to do.”

“My current pre-paid card system is the best method of payment I have had access to and has ensured that my carers are paid promptly which was not always the case with earlier payment methods.”

Other general comments included:

“Just keep it in a safe place and remember your PIN number.”

## Managed Account / Virtual Wallet

23 survey respondents told us more about receiving their direct payment using a managed account. This is often also called a virtual wallet. Figure 5 shows how involved people felt with this method.

- Over half (13/23) of survey respondents said Buckinghamshire Council managed it and they were never contacted.
- 9 respondents said they were occasionally contacted.
- 1 person said they were regularly contacted by the Council.

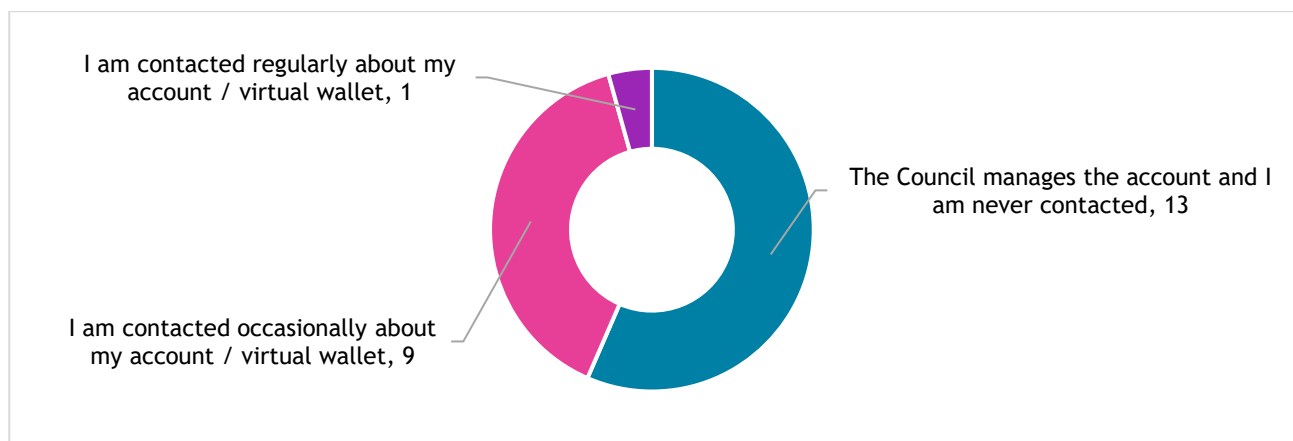


Figure 5 - How involved are you in your managed account / virtual wallet?

20 people told us more about their experiences using a managed account. We summarised the feedback by theme and whether it was positive or negative. The results are shown in Figure 6.

Most of the comments left (60%) were positive.

Seven people told us they like this method because they don't need to get involved in any paperwork, making payments, or tracking receipts.

“It is wonderful. I am so grateful for the service and the management of the cost I do not need to worry as I find finances difficult and a problem.”

However, others had issues with their managed account, either struggling to get timely help (3), or viewing the account balance (2), or just understanding the account (1). This was reiterated by the focus group.

“... it would be good to have access to see the account online from time to time, and a direct line and or named person to contact when there are any issues would be good. I think there is a number but not always clear who to call. However, I must add that once contacted they are always very helpful.”

“I wish more notice could be given when my contribution changes - rather than after it has already happened. I have to get help to work out how much extra to pay to make up any arrears and although it’s not much it causes me stress and anxiety... I would like a name and number to ring if I have any questions. I now know I can ring the virtual wallet team but during lockdown I couldn’t get through to them - the answerphone didn’t work.”

“It’s not transparent. I can’t log on to a manage the account.”

Included in the general comments was one relating to a change from a managed account to a pre-paid card.

“This account worked well but is now being changed to a pre-paid card. We’re still waiting for the paperwork to arrive.”

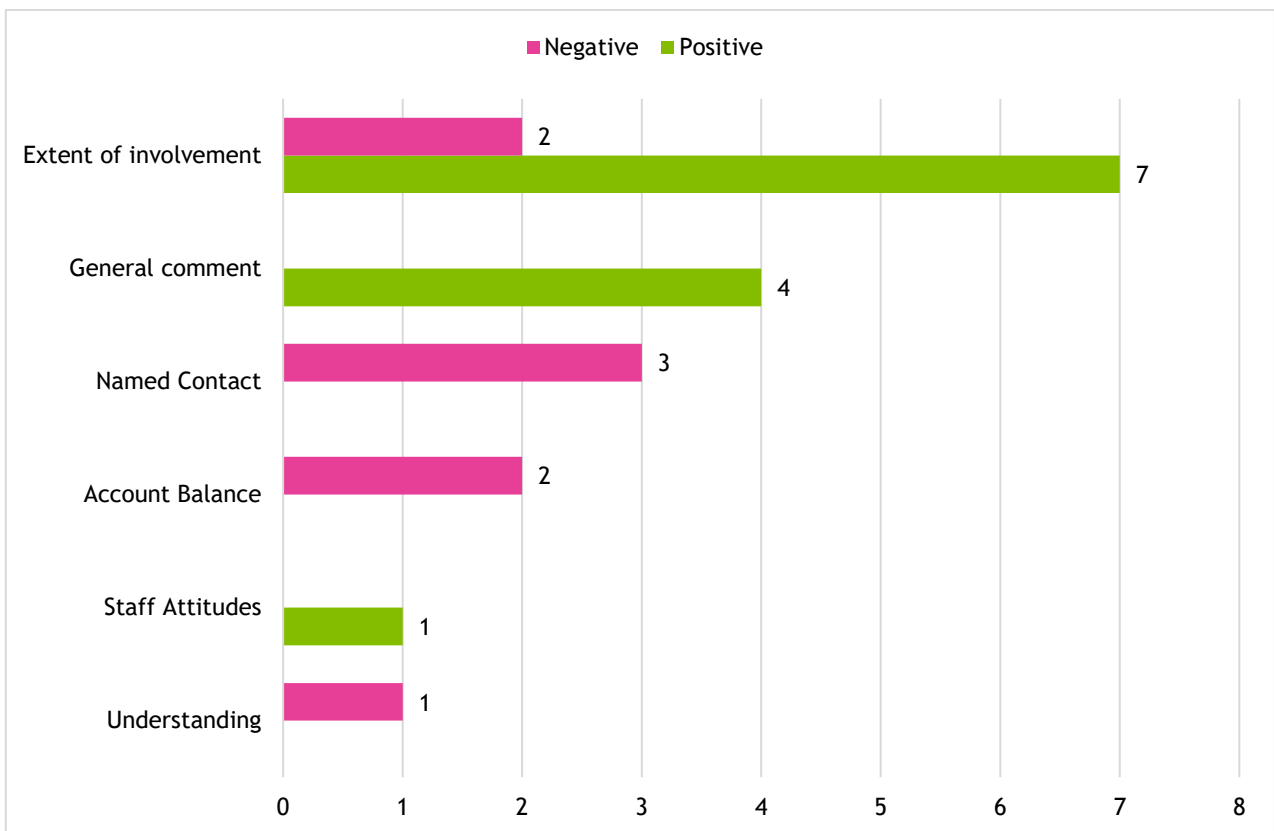
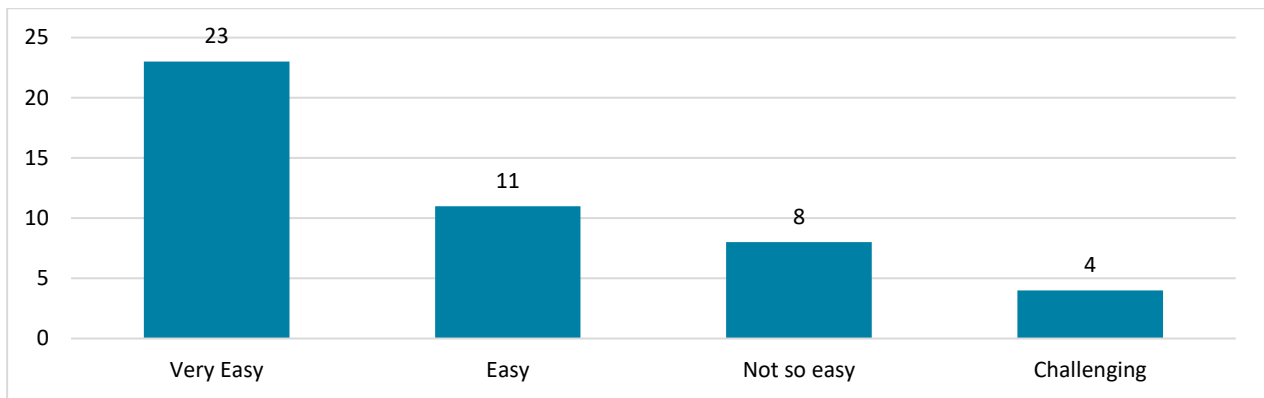


Figure 6 - Feedback about using a managed account /virtual wallet

Those focus group participants or interviewees with a managed account were very positive about it.

### Bank Account

- 46 survey respondents told us more about how easy they found the bank account to use and the returns paperwork to complete.
- 74% told us it was easy or very easy to use the bank account and complete the returns.



**Figure 7 - How easy is it to use the bank account and complete the returns paperwork?**

38 people told us more about their experiences using the bank account. We summarised the feedback by theme and whether it was positive or negative. Some people made more than one comment, so the number of comments is greater than the number of people who responded. The results are shown in Figure 8.

Half the comments were positive and half negative.

45% related to returns although not all of these were negative.

“This is a very simply solution for us to use and I don't have any problems providing the information for the returns. These are easy to fill in and don't take much time to complete.”

However, 13 comments were negative stating that completing the returns time are consuming and “tedious”.

“Appreciate that county councils have to ensure public money is being spent effectively but whole process of completing the returns and accounting for the money is far too bureaucratic and time consuming.”

“It's a lot of work to fill in the Excel file.”

Most of those who attended the focus group and who used the bank account to receive a direct payment, did struggle with returns.

“I have to do return every 3 months and I have ‘O’ level accounts and I find it hard.”

“I don't see the need for all these forms. They've already got the bank statements and receipts every quarter.”

Whilst some people commented that submitting returns by e-mail, rather than sending in paper copies was much easier, others have found the increased use of technology difficult.

“It's virtually impossible to send the returns in online as it's too confusing getting documents & receipts scanned in.”

Several people (6) left general positive comments about the bank account being easy to use.

“Someone does it, as support to me, but seems straightforward.”

Three people commented on their difficulties using it.

“As it is a trust account with Lloyds, I cannot organise anything over the phone but have to go into my local branch... This is annoying.”

Others (3) were positive about the personal choice they felt the bank account gave them.

“All the relevant information is already contained on the bank statements, and completing the returns is quite time consuming. However, it is a small price to pay for the freedom to employ my own carers. I have complex care needs and therefore spend a considerable amount of time in the company of my carers. It is therefore important for me to have some control over who is coming into my home.”

Some (3) commented on poor communication when they submit returns.

“Often not acknowledged in a timely manner and then an email accusing me of withholding the returns. Amazingly a few days later an email arrives thanking you and telling you when the next one is due.”

Other comments, from the survey and the focus groups, included needing more flexibility about what the money could be used for. This seems particularly heightened during the Coronavirus pandemic when lots of day opportunity providers closed resulting in funds amassing in people’s bank accounts.

“When lockdown began, I rang up direct payments and asked them to stop it. They did not stop it. They sent a letter and said, ‘you’ve amassed all this money’. They said they couldn’t stop it so can you send the money back to us. I’ve done that twice now. You’re made to feel really guilty that you’re using the money for the wrong purposes. You actually would love to go don’t bother.”

“There has been confusion about what is an allowable expense and what is not. The latter is sometimes provided separately via an additional grant which has to be applied for and approved. The reason for the distinction is unclear e.g., mileage allowance is usually excluded but the support is often at locations distant from the client’s residence.”

A person in the focus group also commented:

“From my point of view the system works however it would be better if there was someone who could explain it more.”

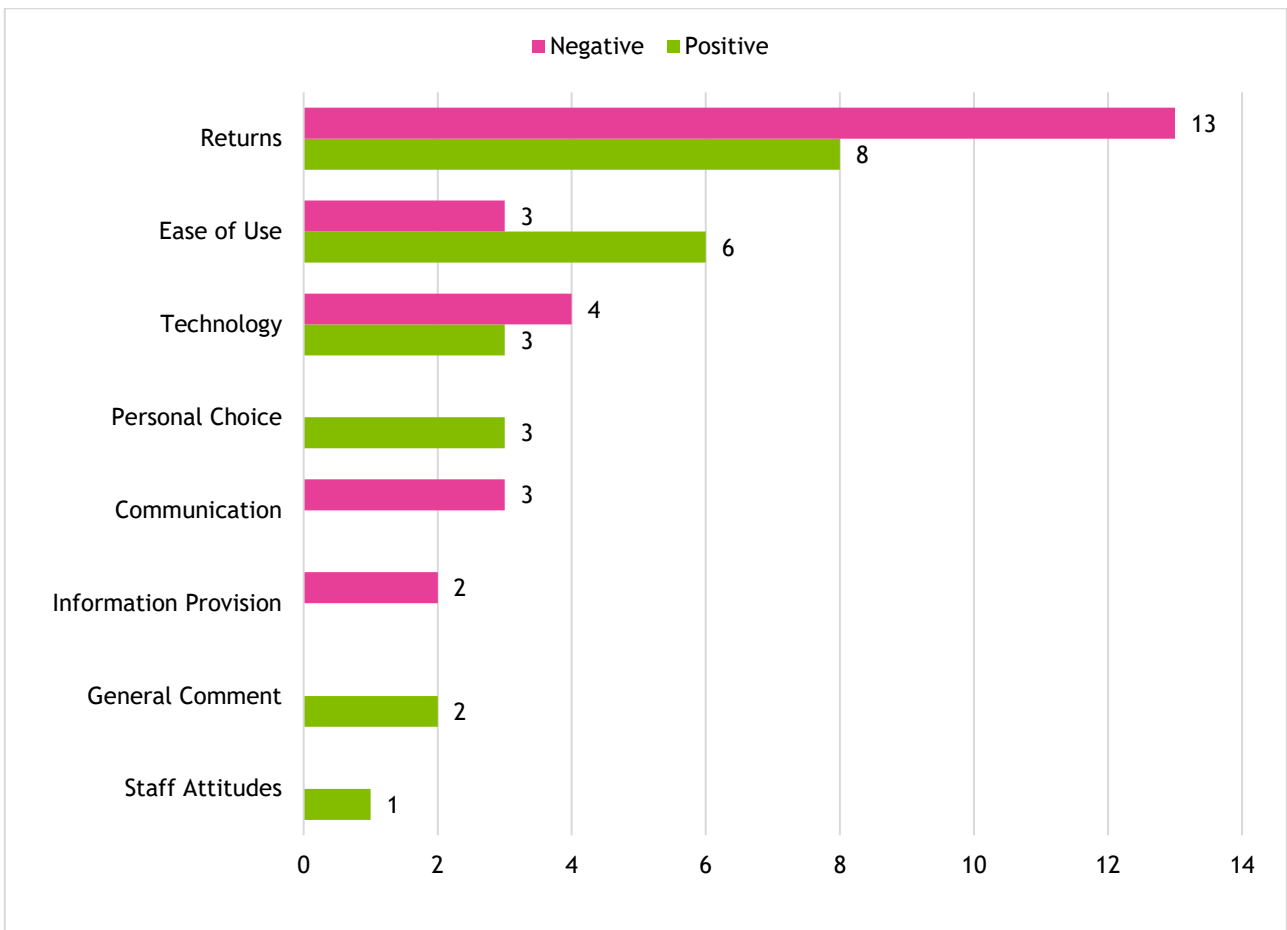


Figure 8 - Feedback about direct payment using a bank account

### Further comments on the type of payment method

Most of the focus group and interviewees were concerned about being asked to move from the bank account or managed account to a pre-paid card. They perceived the latter would stop them receiving the benefits of their present payment method.

“It would be a waste of time because to pay my PA I do it from my bank account with my care money in. I can’t pay her with a debit card. I can’t pay the tax office with a debit card that isn’t a personal one. So, they’re bringing in a card that won’t help me at all.”

“I could not do this. I need to pay the driver once they drop X off, and this way would not work for me.”

“If they change it, it would be impossible for me. You can’t pay an individual with a debit card. I pay by bank transfer. You can order some things online with a debit card. I usually order things on my credit card and reimburse myself from the account using a cheque.”

Some were also worried about changing from what they knew.

“I don’t want a pre-paid card because it would cause me a lot of anxiety. There would be too many people asking me for money. I suffer from depression and if I had to take responsibility then I wouldn’t bother. I couldn’t deal with all those things. If the card meant I could be more flexible and go somewhere different e.g., swimming one week or go on a train another... but I can’t.”

“Why can't someone else do it. They have in the past. A lot of people will come unstuck because it's too complicated or they haven't got the technology ...”

When analysed by age group, there were no significant differences in how easy the respondents found the pre-paid card or bank account to use.

## Finding Out More Information

- 70% (89/125) of survey respondents said they did know who to contact if they had any questions about their direct payment account.

We compared these respondents’ answers with other questions about where to access information. Most of the respondents who knew who to contact about any questions also told us that they understood their responsibilities as an account holder, had found Buckinghamshire Council’s the policy easy to read, and felt they had help to manage their account when they needed it.

However, there was a slightly higher proportion (44%) of those in the 56-65 age group, in comparison to the other age groups, who said they did not know who to contact if they had any questions.

Of those respondents (13) who did not identify as White: British / English / Northern Irish / Scottish / Welsh, 46% (6) said they knew who to contact about any questions they had.

## The New Direct Payment Policy

### Would you find any of the following helpful if they were included in the new Direct Payment policy?

127 people responded to this survey question. They could choose as many options as they wanted. The results can be seen in Figure 9.

The top four were:

- ‘Who do I contact if I have a question on a payment?’
- ‘What is a direct payment and what can it be used for?’
- ‘What are my direct payment responsibilities?’
- “Who can / cannot receive a direct payment?”

Amongst the ‘Other’ comments were:

“Details of an advisor who can help with any queries relating to employing personal assistants.”

“Have review on the direct payment how everything is going etc.”

“How to transfer [direct payment] when moving between county councils.”

One person in the focus group, who had not seen a direct payment policy before understood the need for everything to be in one place but had concerns about interpretation.

“Will they stick to this policy? I have had four or more social workers and they all give different answers”

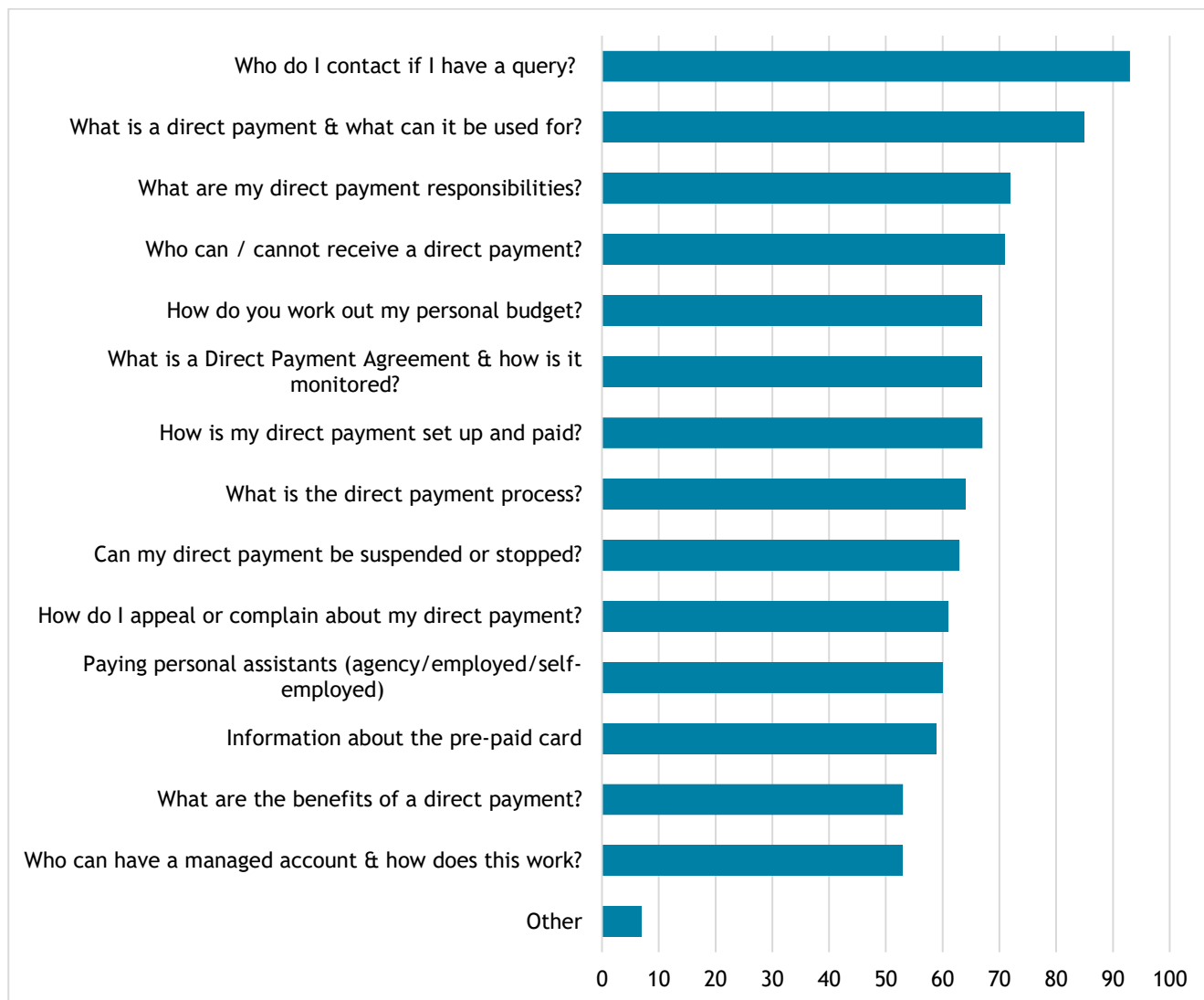


Figure 9 - Helpful information to include in the new direct payment policy

### How would you prefer to access the new Direct Payment policy (to help to read this easily and understand what it says)?

127 people responded to this survey question. Again, people could choose more than one option. The results can be seen in Figure 10. The most popular answer was to access it online or have it sent by e-mail. 45 people wanted a paper version. At least 12 people needed support to complete our online survey because they do not have access to a computer. 28 survey respondents requested an Easy Read option.



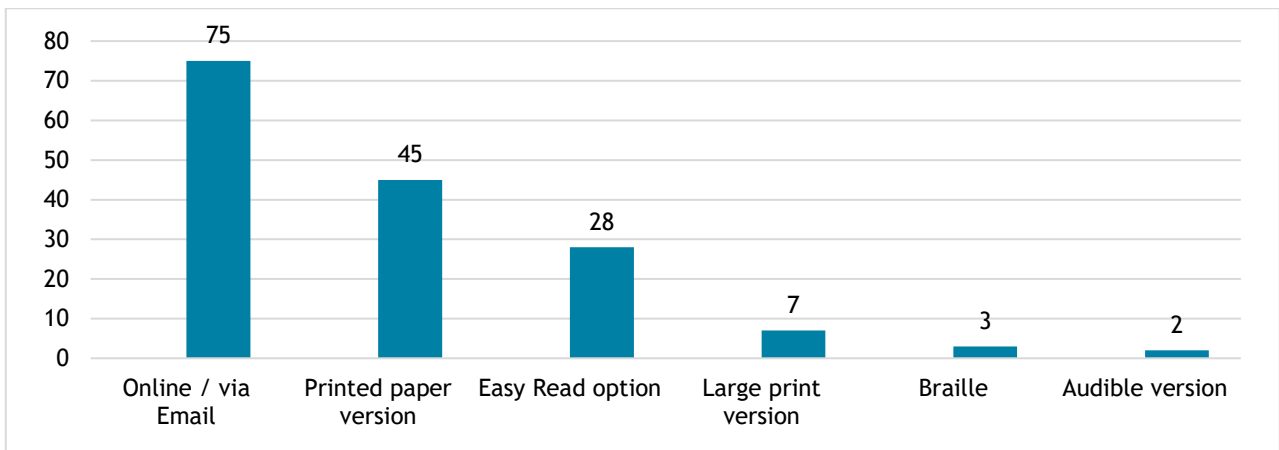


Figure 10 - How would you prefer to access the policy?

We also received the following comments:

“[I would like] help from a person one to one”

“I do have a computer but would much prefer a paper copy for future reference and easy accessibility I find it hard to read large documents on the computer and have to print off very often.”

Several people in the focus group and interviewees told us the policy needs to be in plain English. They also commented that the language used needs to be easily understood.

“Stop the jargon; Some people aren’t used to the jargon. I know a lot of families who can’t read and write, and this poses a lot of problems for them.”

Other comments from the focus group on any new policy included:

“For me, access to online policy is good. But it won’t suit everyone.”

“I’d like it online. However, I want it broken down into parts; easy parts to go through. The basic information on how it works, what you need to do to get it etc.”

“Access to a live chat function would be good. You’d put in information you wanted to know, and they could tell you. And if they don’t know the answers they could then find out and give you a call.” “As long as this is not a robot.”

They welcomed the idea of a set of Frequently Asked Questions (FAQs) as well as any online document being split into sections that “you could click on to find more information rather than being overwhelmed with a long document”.

“When you’re bloody knackered and up against it, you don’t need the minutia of detail.”

“It should be trialled with a couple of people to check their understanding. I’m happy to read through the policy.”

Most respondents wanted to read the policy in English, but one person answered, ‘English or Hindi’ and another ‘English or Urdu’.

## Is there anything else you would like to tell us about your experiences of direct payments?

- 12 people left general positive comments.
- 39 comments were about what people wanted us to know about their experience of receiving a direct payment.

We summarised the latter by theme and whether they were positive or negative. Some people made more than one comment, so the number of comments is greater than the number of people who responded. The results are shown in Figure 11.

The top theme was about poor communication (9). This included requests for:

- more timely responses from the finance and / or direct payment department

“Direct payment staff need to communicate more regularly, not just through Bucks Communal Care annual review. Receipts for paperwork can take many months and not be sent out or even acknowledged.”

- advance notice of changes in payment with explanations especially where the account holder also contributes.

Money was taken from the pre-paid card without informing or explaining the reason.

- Clearer written communication

“Letters need to be clearer, general circular letters are confusing for managed account...”

People also told us they wanted

- more timely and uniform information

“Different people seem to be told different things about what you can spend the money on, so more clarity and consistency please.”

“I don’t know anything about the prepaid card or how it works, I just pay my contribution to the virtual wallet and the service I go to is paid by the council. I don’t know if the prepaid card would be better for me or not.”

- more support with the technology they need to use to receive a direct payment

“I find that you have to change your password all the time and this is so confusing as usually it will not allow me to do this, I have hidden disabilities so need something more easily available.”

“Don’t assume everyone likes accessing information online. Many people prefer to read paper. The internet is not the be all and end all for many people, especially those with learning difficulties, the elderly or those with dementia.”

- more say, or personal choice, in how the direct payment could be spent.

“Sadly, not as person-centred as was the original thinking behind Direct Payments. Once the monetary value is agreed the outcomes should be the important factor and so long as the activity is legal it needs to be more flexible.”

“I am worried that my account may be transferred to a pre-paid card account which is not my preferred method of payment.”

- a more transparent and efficient assessment process at the start and ongoing.

“Just some frustration about the possible lack of flexibility... It is difficult to have to get through to a social worker every time there is a slight change etc... this would also ease the workload on Social Workers and Direct Payment team.”

“The assessment review process is very badly managed and questionable; it often results in a face-to-face interview conducted by a person who not only has no knowledge of the medical justification for the support but who has not bothered (or is unable) to access the previous assessment(s). For long term and chronic conditions this voyage of discovery should not be necessary.”

- a quicker set up process.

A few people also left some positive comments (7). These included comments about people’s increased quality of life and personal choice. One person also told us about being happy about using a pre-paid card after not wanting it originally.

“Direct payments have always been paid out on time into the nominated bank account, and I have been able to rely on them completely over a period of 16 years. My wife has thrived on the care she has received as a person significantly and increasingly disabled... and I am very pleased by how it has worked over the years...”

“I like this system and the flexibility it gives me to provide the right care for my son.”

“I dreaded having this method [pre-paid card] enforced on me, as the Council used to pay the care companies directly. But now I use it, I like it, particularly as you get a running balance and can manage what funds are left each week to plan care.”

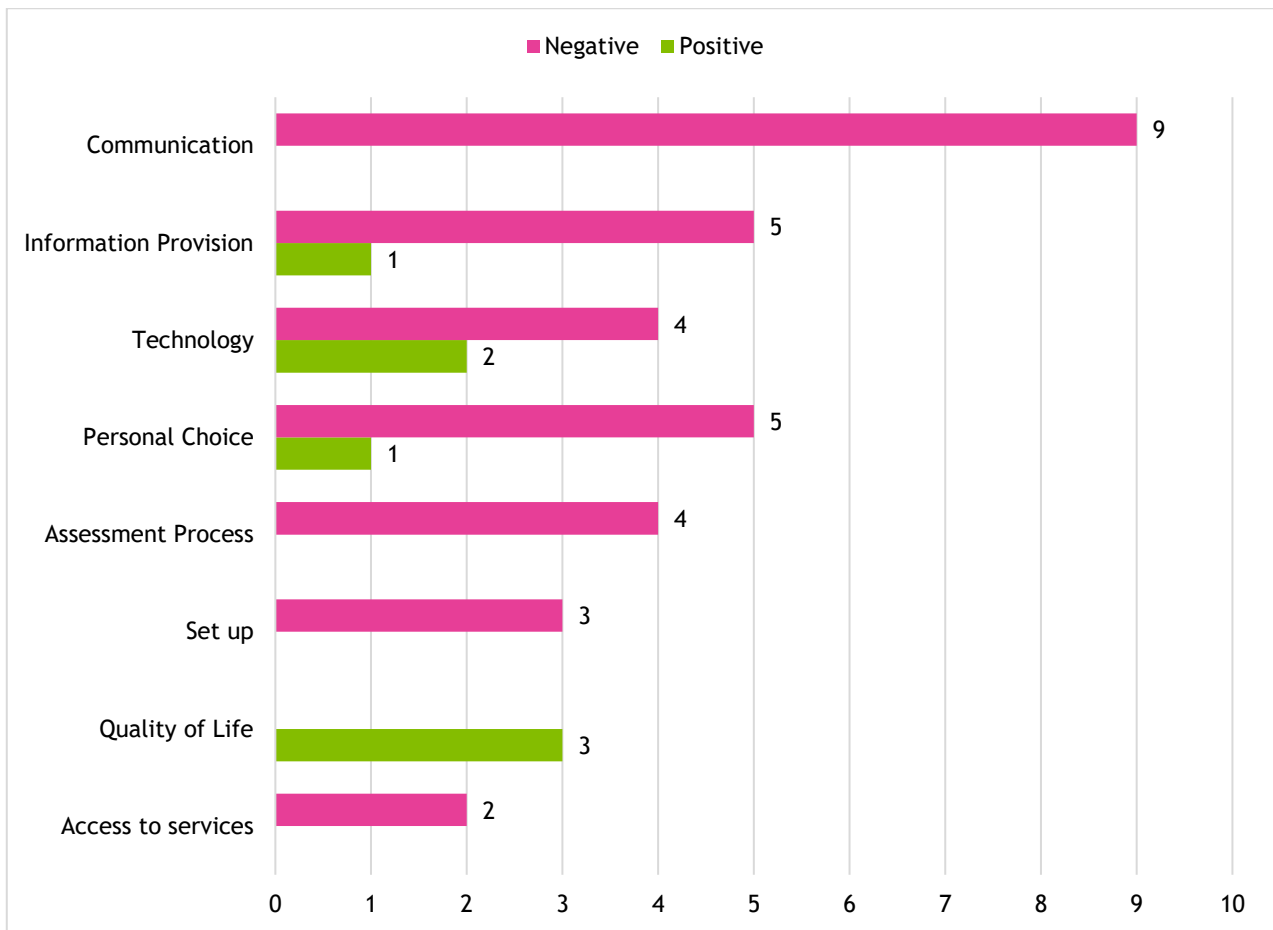


Figure 11 - Is there anything else you would like to tell us?

## Additional Feedback from the Focus Group / Interviews

All participants were female. The majority were nominated individuals rather than account holders in receipt of the direct payment for themselves. The majority had been in receipt of direct payments for over 10 years.

Additional comments we received from focus group attendees or those we interviewed included:

“The whole process needs to be easier.”

“[The Council] Voicemail messages always say, ‘have a look on our website’. Have you seen their website!”

“You need to give people the right information and make it accessible.”

[The Council] “needs to take into account the family dynamics and accommodate people’s needs. We get frustrated and think what’s the bloody point.”

“My experience of direct payments has been a nightmare from beginning to finish and it still is to be honest; it’s not simple. When they change things, it’s a case of they don’t tell you and you’re meant to know it. I don’t even know where to start. The whole system set up is not right at all.”

Several made comments about annual visits and social workers. Many believed that the social workers needed better knowledge of the direct payment policy and the processes that surround it. People we spoke to also suggested that social workers should be more empowered to make decisions rather than say that they needed to go away “to speak to my manager about that”.

“I have never had the same social worker more than once. They come once a year and they asked questions and I don’t see them again.”

“They just say it’s a yearly check... They turn up for two hours and you explain the same things every year. If they say when did X get Downs Syndrome, I now say I don’t want to talk to you any more... They never look the notes up from previous years... But I want the money and I am patient and pleasant for the most....”

“I have two visits; the annual one is a social worker, and one is checking how much money I need etc. It’s a box ticking exercise.”

“I have one visit a year if I’m lucky. Or this can be over the phone.”

“One lady didn’t want to come to the house. She asked me to go there with X. I had to park the car in an impossible place. It’s not considerate.”

“Not enough coordinated support; it’s all disconnected. There needs to be better joined up thinking in social care.”

“No [annual review], not unless you ask for it”

Several people felt the Council failed to recognise the value of nominated individuals, frequently parents, in the direct payment process, or provision of care, which they felt saved the Council money.

“I would really appreciate the authority’s consideration of family members being able to receive some reimbursement for care provided. I care for my son who has high levels of need. It is very difficult to find suitable carers to assist. Meantime, I can’t work as many hours/week as I really need to... I work 20 hours for the NHS, earn too much to receive carers allowance and do not work enough hours in paid employment to receive any help from universal credits... It feels very unfair, and we are struggling.”

## Conclusions

Whilst the survey respondents were mainly positive about many aspects of their experience of receiving a direct payment, they did also highlight ways of improving the process. The focus group and interviews also told us more about the gaps they thought existed.

The findings from the survey, the focus group and the one-to-one interviews suggest that:

- Many of those receiving a direct payment do not find the policy easy to read or have not read it.
- Many do not believe (or do not know whether) it contains all the information they need.
- Whilst many respondents felt the direct payment was set up in a reasonable time, some did not.
- Over 70% of survey respondents said they received all the information they wanted when the account was set up, received the help they needed to manage their direct payment and knew who to contact if they had any questions.
- However, of the few respondents who did not identify as White: British / English / Northern Irish / Scottish / Welsh, 46% said they knew who to contact about any questions.
- People also told us they wanted:
  - a single point of contact within the Council to help them when the account is set up and afterwards.
  - more training and support to feel better informed, and to enable them to better help themselves.
  - more personal choice in how their direct payment could be flexed to meet their needs.
- Some of the people we talked to did not receive an annual review of their direct payment and/or did not feel that there was any point raising any issues they had with a social worker at this review.
- Whilst many survey respondents told us they understood their responsibilities as an account holder, when asked for more detail the interviewees and focus group participants were not clear about what these might be. Of the few survey respondents who did not identify as White: British / English / Northern Irish / Scottish / Welsh, only 23% said they understood their responsibilities as a direct payment account holder.
- Less than 50% of respondents said they had a signed direct payment agreement.
- Over 70% of survey respondents told us that the bank account or pre-paid card they used was either 'very easy' or 'easy' to use.
- People suggested that setting up the pre-paid card and getting used to the terminology, employment contracts and technology were the main issues with this type of payment.
- Over half (13/23) of survey respondents said Buckinghamshire Council managed their virtual wallet and they were never contacted. Many liked that they were not involved.
- Some people raised concerns about the move from either the bank account or managed account to a pre-paid card.
- Most people told us they would prefer to access a new policy online/via e-mail or have a paper version.

These results suggest that:

- where people have access to easily understood information, they are more likely to understand their responsibilities and know where to get help
- if people do not find the policy easy to read, then they are less likely to know what the policy covers
- different ages and different ethnicities may want information presented in different ways
- if the policy is the main source of information for direct payment recipients, it needs to be comprehensive but presented in a way that is not overwhelming
- some people did not fully understand the type of payment they had. There is also a perception, by some, that the pre-paid card will stop them receiving the care/support they presently receive via a different payment method.

## Recommendations

We have a set of recommendations for Buckinghamshire Council when designing the new direct payment policy.

### Clear and Concise Wording

- **A new policy should be written in plain English so that it is easily understood.**
- + A glossary of terms for language which people might not understand may be useful.
- + Involve those in receipt of direct payments to review the readability of the new policy. We have identified two experts by experience who are willing to work with Buckinghamshire Council on this.
- **The policy should be broken down into easily digestible chunks of information.**
- **There should be clear explanations of eligibility, responsibilities, and processes.**

### Accessible to All

- **Ensure people are provided with a copy of the policy in a format suitable for them.** (e.g., Braille, Easy Read, paper copy, audible version).
- + This policy should be on the Buckinghamshire Council website for anyone to access, and the link to this provided to direct payment recipients.
- + The policy should include at least all the answers to the questions in [“Would you find any of the following helpful if they were included in the new Direct Payment policy?”](#)).

### More Support and Training

- **Develop online, short, workshops, videos, and templates to support the information in the policy wording.**
- These could then be then permanently accessible from the Council website so people can refer to them whenever they want. (e.g. a template for a PA’s written contract or how to check you’ve made a payment using a pre-paid card).
- + If the Council’s preferred payment method is a pre-paid card, better information is needed for those receiving their direct payment via alternative methods.
  - + Create and publish the answers to a set of Frequently Asked Questions (FAQs).
  - **Ensure all recipients know where and how to get further help.**

- + Ensure people know that they can talk to the social worker at their annual review and / or the Council if they are struggling to manage their direct payment and would prefer to have commissioned care.

## Acknowledgements

We would like to thank all those who took part in this survey, the focus group or were interviewed by Zoom / phone.

## Disclaimer

This report sets out the responses received. It does not necessarily reflect the experiences of all those in receipt of direct payments or their nominated individuals.



## Appendix 1

### About You

Please tell us which age group you are in

Age group	Number of responses
18-25	13
26-35	10
36-45	11
46-55	26
56-65	32
66-75	19
76 and above	16
<b>Total</b>	<b>127</b>

Please tell us the full postcode of where you (the direct account holder for direct payment) lives.

Postcode	Number of responses
HP10-HP13	23
HP19-HP21	23
HP6 & HP7	10
HP8,HP9,SL9	9
MK17 & MK18	7
HP22	7
HP5	6
HP14-HP19	15
HP23 & HP27	4
SL0-SL2, SL4, SL7 & SL8	13
Other	3
<b>Total</b>	<b>120</b>

Ethnicity	Number of responses
White British: British / English/ Northern Irish / Scottish	103
Mixed / Multiple ethnic groups: Black Caribbean and White	4
White / Any other White background	4
Asian / Asian British: Any other Asian / Asian British background	3
Other	3
Asian / Asian British: Pakistani	2
Black / Black British: Caribbean	2
Asian / Asian British: Indian	1
Asian / Asian British: African	1
Mixed / Multiple ethnic groups: Black African and White	1
Mixed / Multiple ethnic groups: Any other Mixed / Multiple ethnic	1
White: Roma	1
<b>Total</b>	<b>126</b>

## Managing the Direct Payment

Are you getting the help you need to manage your direct payment?	Number of responses
Yes	94
No	17
Don't Know	16
<b>Total</b>	<b>127</b>

Do you understand your responsibilities as the direct payment account holder?	Number of responses
Yes	105
No	6
Don't Know	16
<b>Total</b>	<b>127</b>

Do you have a signed copy of your direct payment agreement?	Number of responses
Yes	62
No	15
Don't Know	50
<b>Total</b>	<b>127</b>

## Payment Methods

How easy is it to use your pre-paid card?	Number of responses
Very Easy	13
Easy	20
Not so Easy	7
Challenging	3
Other	4
<b>Total</b>	<b>47</b>

## Finding Out More Information

Do you know who to contact if you have any questions about your direct payment account?

Do know who to contact if you have any questions about your direct payment account?	Number of responses
Yes	89
No	27
Don't Know	9
Total	125

If you require this report in an alternative format, please contact us.

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