



# **NORTHAMPTONSHIRE COUNTY COUNCIL**

## **How we pay and monitor Direct Payments Engagement Analysis Report**

**May to June 2018**

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**Author:** Consultation, Equalities & Accessibility Team, BIPM, Northamptonshire County Council

**Owner:** Northamptonshire Adult Social Services, Northamptonshire County Council

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## 1. Executive Summary

In January 2018, Northamptonshire Adult Social Services (NASS) completed a review into one aspect of Direct Payments. It reviewed how the Council works out the rates that it pays in Direct Payments (DP) for those people who employ Personal Assistants (PA) to meet their care support needs. As a result of this review, some proposals were devised which were subject to a consultation carried out between the 1<sup>st</sup> May 2018 and 30<sup>th</sup> June 2018.

At the same time NASS took the opportunity to concurrently engage and seek the views of DP customers and other stakeholders on how the Council pays and monitors Direct Payments and the potential implications of introducing pre-payment cards. This analysis report is about the engagement feedback received. The findings of the DP rate calculation for people who employ a PA consultation are not part of this report and can be found on our website [www.northamptonshire.gov.uk/haveyoursay](http://www.northamptonshire.gov.uk/haveyoursay).

Direct Payments (DP) are types of funding which may be paid directly by local authorities to enable people to independently purchase the social care services and support which they have been assessed as needing. All care package details per adult service user are maintained on an operating system called CareFirst. Each care package, on CareFirst, contains details of the financial value of the DP amount. The Council records show that there are 1997 adults or young people in transition to adult social care services with at least one direct payment (Jan 2018). Of these it is estimated that approximately 684 adults use their DP to employ a PA.

A stakeholder analysis, to aid the engagement, was completed and it identified stakeholders which included: NASS customers, their family and unpaid carers, PAs, potential customers, NASS service users support organisations, and interested members of the public. Feedback was sought via a mixture of methods including a questionnaire and public events. Materials, including supporting explanatory documents, were made available in an accessible easy read format and a specific event was held for those with a learning disability as a large proportion of customers currently accessing the service have a learning disability.

The engagement was published on the Council's website. Notification of the engagement was also included in the letter sent to all known DP customers notifying them of the DP rate calculation for people who employ a PA consultation.

A total of 49 questionnaires were submitted, 21 individuals attended an event. There was 1 written submission, and an officer attended Healthwatch's Task and Finish group, of which there were 5 attendees. Responses were mostly received from employers of PAs, NASS customers, and their family/unpaid carers. Approximately 3 out of 4 of these respondents currently use their Direct Payment to employ a Personal Assistant.

The following is a brief overview of the engagement exercise findings and it is recommended that the full engagement analysis report is read in order to gain a comprehensive understanding of the findings.

### The way we do it now

One of the key aims of the engagement exercise was to gain an understanding as to how people feel about the current monitoring and payment system. The majority of respondents (78.0%) felt being paid every 4 weeks was the right time period, and that this timeframe was in line with the payments they have to make. The majority (90.2%) were also in favour of having a separate bank account for Direct Payments, as they find it easier to operate. Similarly most respondents were happy sending in paperwork i.e. bank statements, to the Council, details of how much is spent and what it is spent on. They were also content in supplying evidence such as receipts and payslips to further show actual expenditure of the direct payment allocation.

When considering how much time was spent collating and making ready all of their paperwork to submit to the Council, respondents mostly said it took them 5 hours or less, whilst others said it took longer, including over 10 hours. The majority of respondents (72.2%) were happy with sending in their paperwork to the Council every 6-12 months, and felt the Council had an important role in auditing people's Direct Payments.

An area where respondents gave mixed opinions was around how long it takes the Council to tell them if their Direct Payment figures are correct, with 39.5% saying it was not satisfactory and 28.9% saying it was. Respondents said that it sometimes takes months for the Council to make contact and therefore any mistakes, difficulties or issues took longer to resolve, or that no news from the Council meant that they assumed that everything was correct.

On the whole respondents said they were happy with the letters they receive from the Council when monitoring their Direct Payment although some gave examples of poor communication. They commented that the system and/or the Council was slow to respond and that the figures the Council used were figures that were on the bank statement and that the Council did not use the 'true' figure of expenses accrued.

When considering how many weeks' worth of Direct Payment amount people should have in their accounts as contingency money, the most preferred option was to keep in line with the Council's current process of 8 weeks' worth.

A total of 18.9% of respondents stated they have had to pay some of their Direct Payment back to the Council and nearly all of these respondents said they had a negative experience of the process, citing issues such as the Council working system lacking flexibility and poor communication. A small number of respondents said they were not happy with the amount

they were asked to pay back and the reasons they were given for the Council making this decision. Some also said that the Council does not allow enough time for them to explain to the Council if they disagreed with the amount of monies they were being asked to pay back; that they were unhappy with the notice they were given in order to make payment; and that the amount of time they had to pay the money back was too short.

Respondents were asked if it would be better for the Council to reduce or stop future payments to customers rather than have them pay money back, if it was ever agreed that they had more money than they needed in their account. Half of respondents disagreed with this proposal, with 27.8% agreeing to it. Respondents were concerned about the consequences for the customer of stopping payments.

When asked what they thought the Council should do about people who do not pay their financial contribution into their Direct Payment account, if they are meant to, respondents commented that the customer ought to be contacted to establish the reasoning behind it, although some commented that measures should be put in place by the Council to ensure the contribution is made.

Respondents made positive comments about the system, and said they find it relatively easy to manage and the Monitoring and Payment team (MAP) were easy to contact and helpful. Some mentioned how they liked the freedom of choice the system provides. However, there was a range of things respondents said they did not like about the system including costs incurred during the monitoring period but not yet paid not being taken into account; poor communication; and slow payments being just some of the examples provided.

When respondents were asked what changes they would like to see the most frequent response was regarding the improvement of monitoring, including the reduction of paperwork. Others suggestions were for improved communications; having a flexible system that can adapt swiftly to the customer's changing needs; and allowing greater flexibility for customers to choose what they spend their Direct Payment on.

### Pre-payment cards

Another key element of the engagement exercise was to understand how people felt about the possible implementation of pre-payment cards.

Most respondents (43.8%) disliked the idea of having a pre-payment card for a Direct Payment, with 28.1% being in favour. Whilst some felt it would be quick, easy, and that it would save money and that there be no returns to send to the Council, others felt the scheme would be expensive and would be a waste of public resources, and that other councils had experienced high costs for set up and maintenance. Respondents were concerned about potential abuse of the system, and that it could confuse customers, especially older people.

The majority of respondents (45.2%) said they were against the idea of having a pre-payment card if they were available with 22.6% being in favour. On the whole respondents said they felt the current system worked and there was not a need to bring in another form of payment process, and that it would be a waste of money, although some felt it would save them time especially when processing their paperwork and submitting their receipts. A total of 48.4% said they had worries or concerns about having a pre-payment card instead of a separate bank account, with 22.6% saying they did not.

As with the contingency money question mentioned above, respondents' most preferred option when asked how much funding they thought the Council should allow people to keep if they have a pre-payment card was 8 weeks.

Most respondents felt 4 weeks or a month's notice should be sufficient for the Council to give prior notice to claiming the money back from a pre-payment card. Some respondents expressed that a customer must agree with the Council that they have money which they needed to pay back. Most people were not in favour of the Council taking the money in one go or by stopping future Direct Payments but preferred the concept of the Council taking any monies back in increments over an agreed period of time.

## 2. Introduction

Direct Payments (DP) are types of funding which may be paid directly by local authorities to enable people to independently purchase the social care services and support which they have been assessed as needing. This could include homecare support for personal care needs, alternatives to day care or a wide range of other assessed needs. The Business Case for NASS, within its first year of operation, was to look at projects and programmes of work which:

- Enables NASS to operate within its budget by seeking to deliver savings;
- Helps NASS to become more operationally efficient through streamlining procedures and processes;
- Helps with the integration and operation with partners and with other Council services by ensuring the same processes and procedures are used by adults, children and families.

The DP programme, in order to meet all the requirements in the NASS Business case, seeks to make savings, update and streamline processes and procedures and integrate those processes and procedures across all Council departments.

The vision for Direct Payments is that at the end of the programme, Northamptonshire will have a joined-up, best value for money system of Direct Payments (DP) support for adults (18yrs+) and carers across social care. This system and support will be transparent, fair and equitable for service users, carers and residents, working with partners in the statutory, voluntary and private sectors. This will be achieved by:

- Understanding the whole current DP landscape within Northamptonshire, on a case by case basis, through the delivery of a complete audit across all Self-Managed and Managed DP Accounts.
- Analysing audit results and data and being able to make informed decisions on matters such as; individual contingency fund level requirements, identifying where excess funds are being held that could fund other service users and need to be clawed back, separating truth from myth in terms of the number of accounts holding excess funding and identifying accounts that need to be closed due to misuse, fraud or simply as they are no longer needed.
- Reviewing and, where needed, updating of DP processes, procedures and rates for PA's and guidance to ensure a consistent and fair application of DPs across all Service Users.
- Potentially, delivering an optional Pre-Paid Card system for DPs to simplify administrative arrangements for both the Council and DP Service Users.

All care package details per adult service user are maintained on CareFirst. Each care package contains details on how much the DP is. There are 1997 adults or young people in transition with at least one direct payment (Jan 2018).

There are 2011 packages of care supported through a DP of which:

- 486 are for those over 65 years of age;
- 1614 are for those under 65
- 980 are for people with a primary support reason of learning disability
- 753 for people with a primary need for personal care support
- 146 for people to receive support with memory and cognition
- 73 for young people in transition
- 72 for people with a need to support social isolation
- 62 are for people with access/mobility needs including visual impairment
- 5 are for people with a mental health or substance misuse need
- 9 are for people whose primary need is not recorded

Of 1997 adults it is estimated that approximately 684 people use their DP to employ Personal Assistants.

Approval was given at NASS Senior Leadership Team on 9 March 2018 to engage customers and other interested stakeholders to understand their views on how we pay and monitor Direct Payments and the potential implications of introducing pre-payment cards.

It is anticipated the potential introduction of pre-payment cards will ease the practical burdens of administration for DP customers and their carers, many of whom have a disability. Additionally, the pre-payment card will enable a more responsive service at times of emergencies and will enable young people to develop independent financial skills as they prepare for adulthood.

The engagement feedback on how we pay and monitor Direct Payments and potential introduction of pre-payment cards will help inform potential future implementation if a future decision is made to pursue this.

This report is an analysis of the information and data gathered during the engagement held between 1<sup>st</sup> May and 30<sup>th</sup> June 2018.

A concurrent consultation process was carried out on the review of the DP standard rate paid to customers who employ Personal Assistants. The below is a report on the paying and monitoring of Direct Payments engagement. The findings of the DP rate calculation for people who employ a PA consultation are not part of this report and can be found on our website [www.northamptonshire.gov.uk/haveyoursay](http://www.northamptonshire.gov.uk/haveyoursay)

The engagement was conducted by the Consultation, Equalities & Accessibility Team based within Business Intelligence and Project Management (BIPM) within Northamptonshire County Council, who carried out the engagement in compliance with NCC's Consultation and Engagement Policy and Statement of Required Practice.

### **3. Engagement Methodology**

The following outlines the engagement methodology used to generate the material / data for analysis.

A stakeholder analysis was completed. It identified stakeholders which included: NASS customers, their family and unpaid carers, Personal Assistants, potential customers, NASS service users support organisations, and interested members of the public.

Due to the breadth of potential stakeholders, a base questionnaire was devised. The questionnaire was designed to:

- Inform customers and stakeholders of the engagement proposals.
- Gain an understanding of views on the benefits and barriers of current paying and monitoring processes.
- Gain an understanding of views on possible benefits and barriers of pre-payment cards.

Due to the nature of the audiences it was decided that two questionnaires should be available. The original questionnaire was supported by an easy read version. Both questionnaires were supported by an explanatory document, which was also available in an easy read format. Copies of both the questionnaires and explanatory documents are available in appendices 4 to 7.

A number of qualitative and quantitative questions were asked to gain an understanding of respondents' views. Respondents were asked to read the supporting documentation prior to answering the questionnaire.

Copies of both of the questionnaires and supporting documentation were made available on a dedicated internet web page on NCC's website and promoted on NCC's consultation register, [www.northamptonshire.gov.uk/consultationregister](http://www.northamptonshire.gov.uk/consultationregister), which is where all of the Council's consultations are published. Paper copies of the engagement documents were made available. An offer was also made to translate the questionnaire into other accessible formats, including large print.

As previously mentioned, the engagement on paying and monitoring of DP ran concurrently with the DP rate calculation for people who employ a PA consultation. The public events

were also held concurrently. Due to the complex nature of the subject matter, public drop-in events were held, where possible, in Council-owned venues across the county. These events enabled attendees to discuss the consultation and engagement subject matters on an individual basis with a senior officer and enabled attendees to ask questions and provide their feedback, and/or to receive assistance in completing a questionnaire should they require support. The Cabinet Portfolio Holder for Adult Social Care was also in attendance at the events to enable attendees to speak to the political lead should they require.

A geographical mapping exercise was conducted to identify where the majority of DP customers lived within the county. Based on their location, four public drop-in events were held in the following locations within the county:

- Central - Northampton
- North - Corby
- East - Wellingborough
- South - Towcester

Using Council-held customer intelligence of those who have a Direct Payment, a specific customer event was held for those who have a learning disability. The format for this event differed to that of the public drop-in events, and it was delivered by way of a presentation and group discussion. The delivery of the learning disability specific event was supported and promoted by Get on Board (GOB), a new organisation which has been previously known as Northamptonshire Learning Disability Partnership Board (LDPB), having previously been supported by the County Council.

All potentially affected customers were also written to. They were advised of the proposals and invited to participate in the engagement and concurrent consultation on Direct Payments.

Personal Assistants were also written to where the Council held their contact details. Employers were also asked to advise their Personal Assistants of the engagement and consultation opportunity. Key organisations, identified through the stakeholder analysis were also asked to help promote the engagement and consultation amongst their members and other distribution channels. A full list of stakeholders is available in Appendix 3.

As well as being promoted via the Council's partners' communication channels, this engagement exercise was posted and publicised via the Council's Facebook, Twitter and other social media accounts. Respondents were given the opportunity to participate through these social media sites, although no direct responses were received or could be attributed via this method.

A telephone helpline was also set up to help respond to queries.

## 4. Summary of Feedback

This is a summary of the feedback received and it is recommended that it is read in conjunction with the full results which can be found in Appendix 1.

A total of 49 questionnaire responses were received generating some 471 comments from the different groups of respondents. Nearly all of the responses were from individuals (as opposed to being on behalf of organisations), mostly being NASS customers and employers of Personal Assistants, and their family and friends.

In addition to the questionnaire feedback 21 people attended the consultation events, and 1 written submission was made. Furthermore, Healthwatch officers or volunteers attended the 4 public drop-in events and requested an NCC officer to attend a meeting of their Task and Finish group, which had 5 attendees.

There were no direct comments received via social media channels.

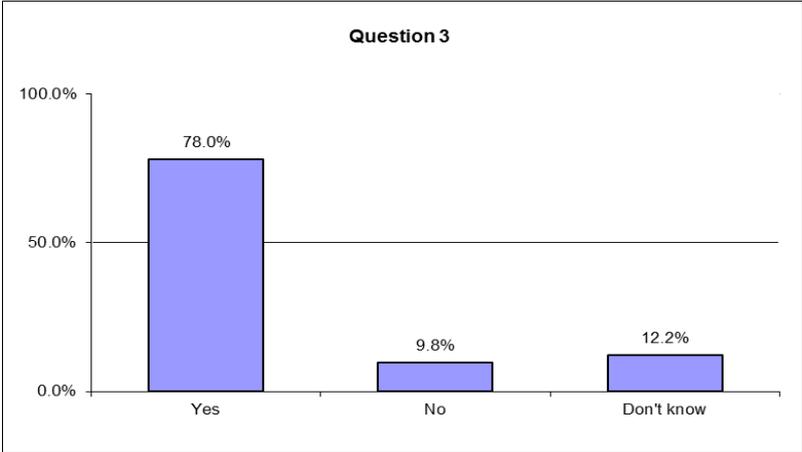
### 4.1 Questionnaire feedback

Respondents from the 49 questionnaires included 20 responses from NASS customers; 13 employers of Personal Assistants; 13 family/friend/unpaid carer/Power of Attorney or Deputy for an individual; 7 interested members of the public; and 6 Personal Assistants.

Respondents were asked if they currently have a DP or administer a DP on behalf of somebody. A total of 76.1% of respondents who answered this question stated that they do.

#### The way we do it now

Respondents were advised that the Council currently pays Direct Payments every 4 weeks, and were asked if they thought this is the right period of time. A total of 78.0% of respondents who answered this question said 'Yes'.

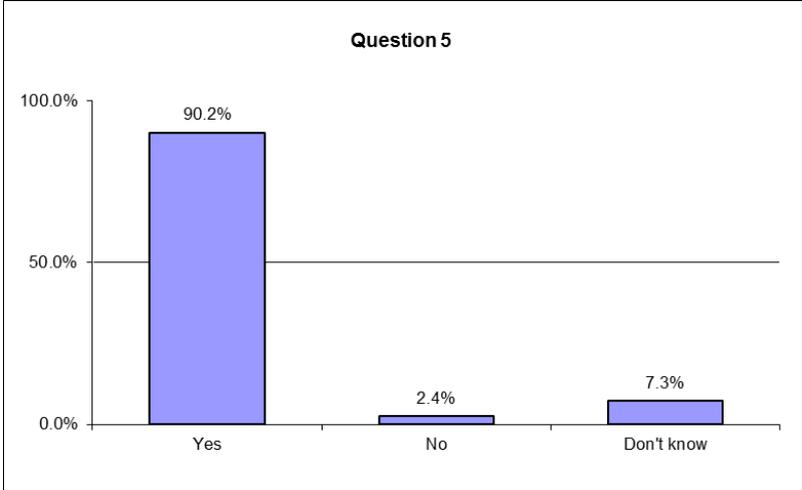


Respondents who said ‘yes’ commented that it was in line with payments they make. They thought that it was easier to monitor, however at times the date periods did not match i.e. some agencies invoiced one month in arrears. Another respondent suggested that it was beneficial to have respite payment paid yearly so that better planning could occur such as booking for respite care.

The few respondents who said ‘no’ and who provided a comment were varied in their reasons. One preferred monthly, another felt it was not long enough especially in a young person’s life who has consistently changing needs. Another respondent said that payments should be weekly as people could access and use the money sooner and not accrue so much paperwork; also a weekly account would assist the Council with its cash flow/ accounts and that the Council would not need to pay emergency payments.

Those who said ‘don’t know’ said it would depend on what is being paid and that a 4 weekly or a 6 weekly or a weekly payment could work.

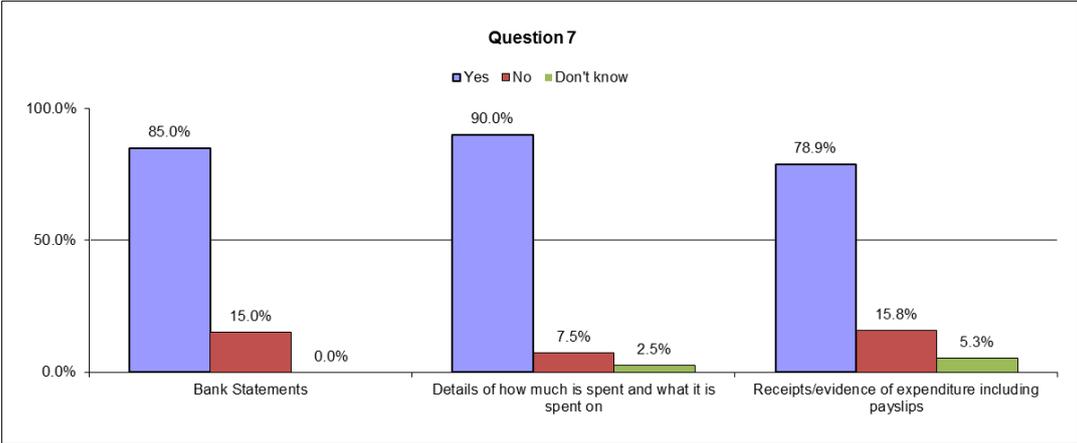
Respondents were then asked if they would be/are happy with having a separate bank account for their Direct Payments. A total of 90.2% of respondents who answered this question said ‘Yes’.



When asked whether respondents would be happy to have or whether they had a separate bank account for direct payments, those that indicated ‘yes’ said that it is easier to operate. They stated that there would be/ is little confusion or mix up. They said that it was a transparent system from which they could control their money, manage their returns and effectively financially safeguard monies which they could pay back the Council if they needed too. They commented on how having a separate bank account assists them with discipline and that it is easy for them to see who had access to their money and overall made it simple and clear for them to use.

Some respondents said that they already had a separate account whilst another commented that a separate bank account may incur an extra charge.

The vast majority of respondents said they were happy sending the Council paperwork relating to bank statements, details of how much is spent and what it is spent on, and receipts/evidence of expenditure including payslips, to the Council as evidence as to how the money allocated with Direct Payment is being used.



Respondents felt providing 'bank statements' was a good and transparent process. A few said they would prefer a separate bank account for their Direct Payment, as this would make it easier to identify where money is being spent. Data protection of information was also mentioned as was the time it takes to complete the paperwork.

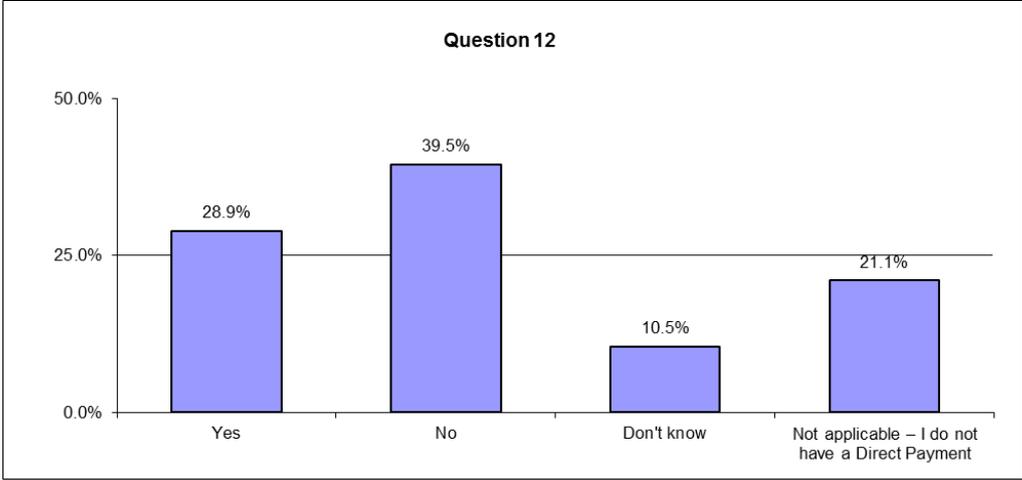
Comments received regarding providing 'details of how much is spent and what it is spend on' closely mirrored those mentioned earlier, with respondents feeling that providing this information was a sensible and open process and that the Council should know what monies are being spent on. Some respondents stated that they already provide this information. Protecting data and information supplied was also mentioned as was the time it takes to complete the paperwork.

Again comments received regarding providing 'receipts/evidence of expenditure including payslips' mirrored those already mentioned above, with respondents feeling that providing this information was a sensible and open process, although more people were against the idea and referenced the length of time it would take to keep and copy all receipts and process all of the paperwork.

Other paperwork respondents felt the Council ought to see included invoices, contracts with suppliers, and further evidence of the hours worked. Respondents also requested that expenses that have accrued but have not yet been paid be taken into account when calculating the return.



Respondents gave mixed opinions when asked if they were happy with how long it takes the Council to tell them if their Direct Payment figures are correct, with 39.5% saying ‘no’ and 28.9% saying ‘yes’.

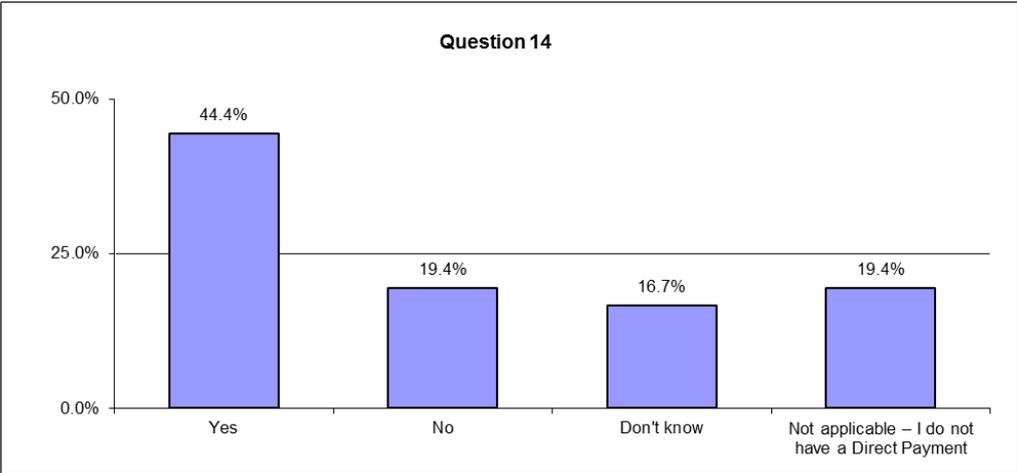


Respondents who answered ‘yes’ said that generally they were happy but wanted the Council to contact them sooner, to use ‘plain English’ and reduce jargon in their correspondence.

Respondents who answered ‘no’ said that it sometimes took months for the Council to make contact and therefore any mistakes, difficulties or issues took longer to resolve. A respondent also commented that no news from the Council meant that they thought that everything was correct. Another said that they heard from other sources about their DP rather than from the Council. Respondents said the way the system operates has knock effects such as when the Council does not stop payment e.g. when the customer is in hospital. This delay can result in welfare benefits being suspended as thresholds are crossed. Another example was that because of the complex and multifaceted nature of the care arrangements, a customer’s bank account may look healthier than they actually were. Another respondent said that if the Council does not look at paperwork submitted then why should the customer submit it.

Respondents who said ‘don’t know’ or ‘not applicable’ commented that carers have enough to do without worrying about paperwork, in particular to itemise all expenditure (large or small), and further audit and submit. Furthermore, once paperwork was submitted the Council should deal with it within a specified time. Another respondent’s experience with the Council made them think that the Council would not respond in an acceptable manner and in an acceptable amount of time.

A total of 44.4% respondents said they were happy with the letters they receive from the Council when monitoring their Direct Payment, and 19.4% said they were not.

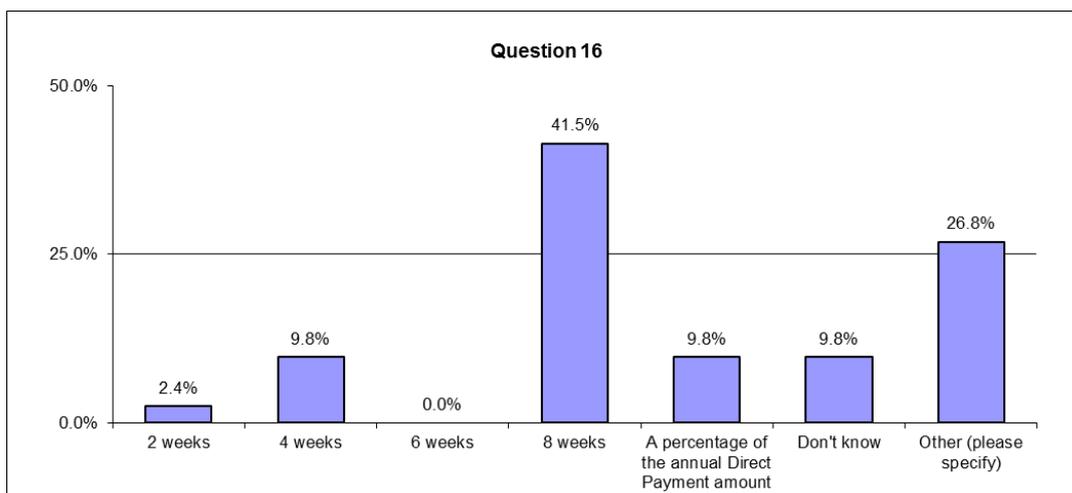


Respondents who said ‘yes’ commented that correspondence is dealt with well for all parties. Another said that they were happy to receive letters as long as it was not using confrontational language.

Respondents who answered ‘no’ commented on their negative experiences saying that the system/ the Council was slow to respond; that the figures the Council used were figures that are on the bank statement and that they did not use the “true” figure of expenses accrued. A respondent stated that they prefer to receive communication electronically but the Council did not take regard of their preference and the Council ended up sending information to old addresses.

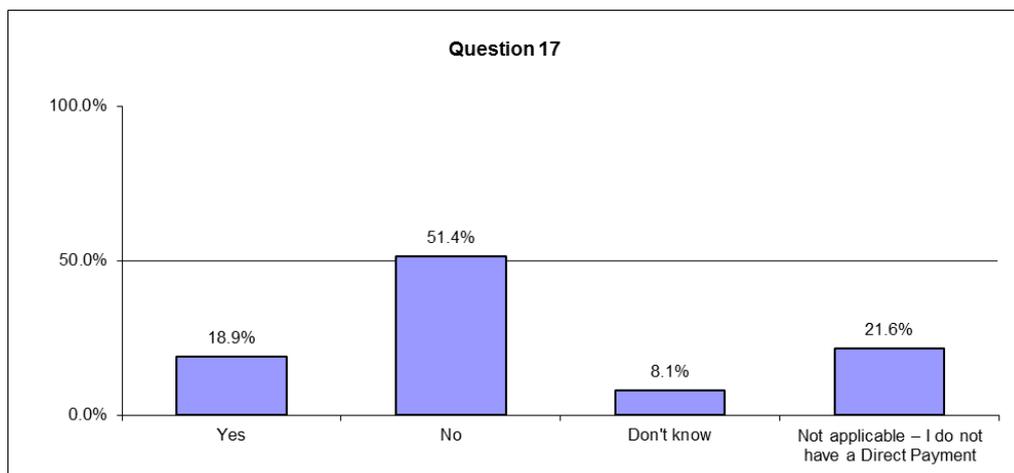
Those that answered ‘don’t know’ or ‘not applicable’ commented that they either did not receive Direct Payments or that their family/ carer dealt with matters or that they had only recently received the service and therefore it was too early to comment on.

Respondents were then advised that the Council allows people to keep up to 8 weeks’ worth of their Direct Payment amount in their accounts as contingency money. Respondents were subsequently asked how many weeks worth of contingency money they thought the Council should allow people to keep. The most frequent answer given by respondents was 8 weeks with 41.5% of respondents choosing this option.



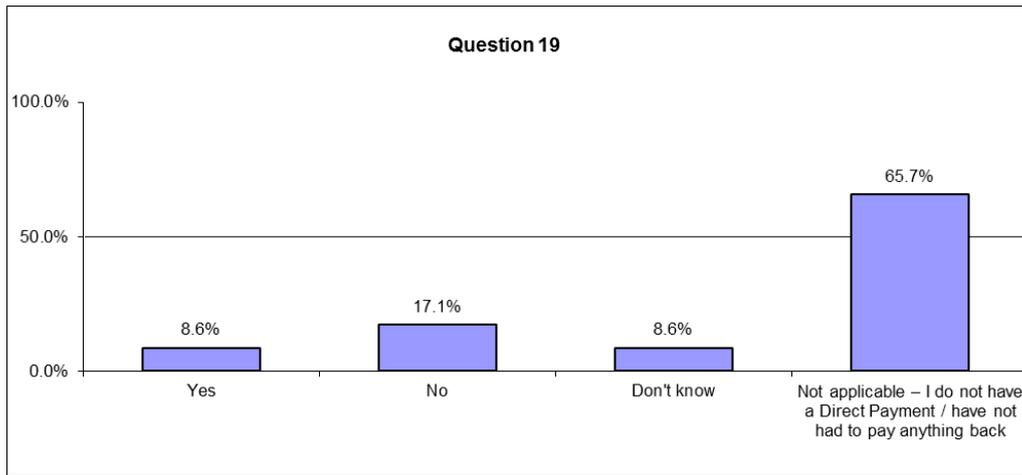
Many respondents who stated 'other' gave examples as to why they required contingency money. These examples included customers difficulties with the cost of regular advertising and recruitment, the cost of short notice agency staff, seasonal situations, and respite. Requests were made for a more responsive system that can adapt swiftly to changes in circumstances i.e. hospitalisation of the customer. A small number of respondents requested there be no time limit, and that they would rather have future payments adjusted accordingly. Very few respondents quoted specific alternative timescales although those that did ranged between 3 to 5 months.

A total of 18.9% of respondents said they have had to pay some of their Direct Payment back to the Council.



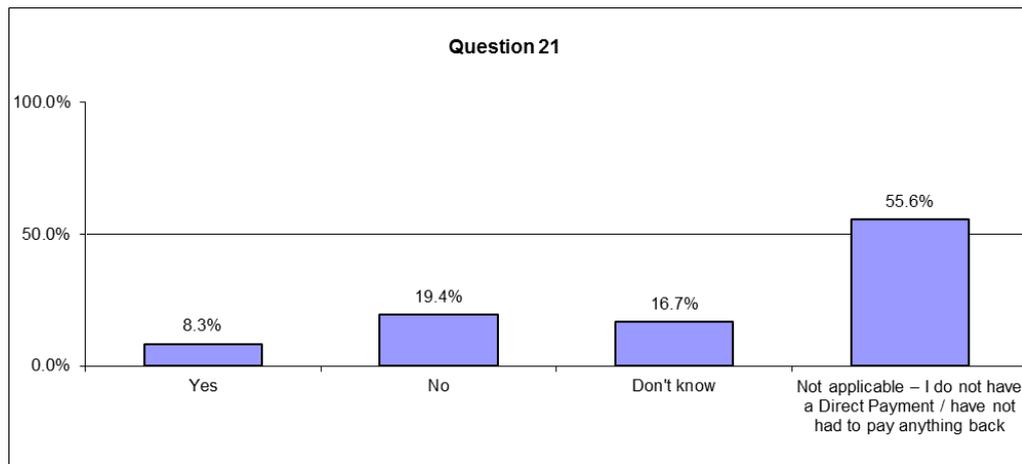
Nearly all of the respondents who said they had to pay money back stated they had a negative experience. A couple of respondents said they went through the appeals process and found they did not have to pay any money back. Others said that the system was not flexible enough and that the communication could have been better.

A total of six respondents said they were not happy with the amount they were asked to pay back and the reasons they were given for this decision.



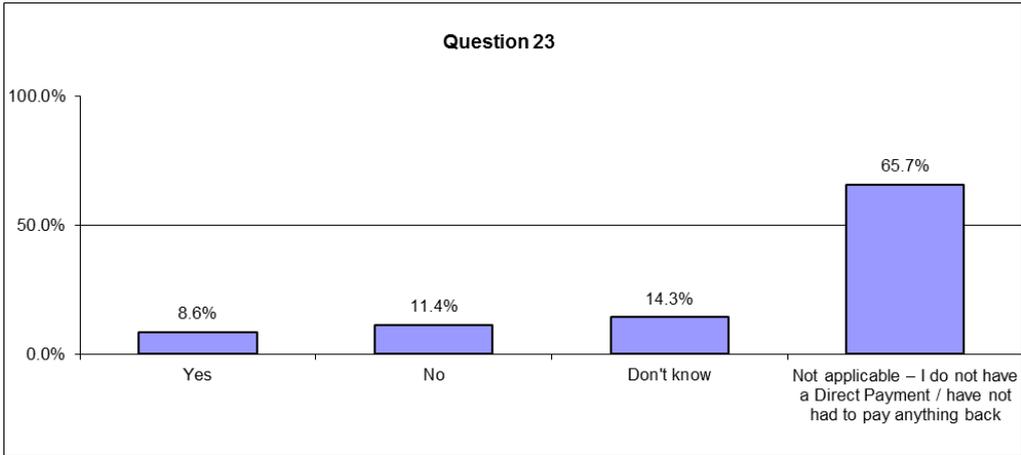
Respondents who provided comment stated similar issues as mentioned above and criticised the communication and inflexibility of the system.

A total of seven respondents said they thought the Council does not allow enough time for them to explain to the Council if they disagreed with the amount they were asked to pay back.



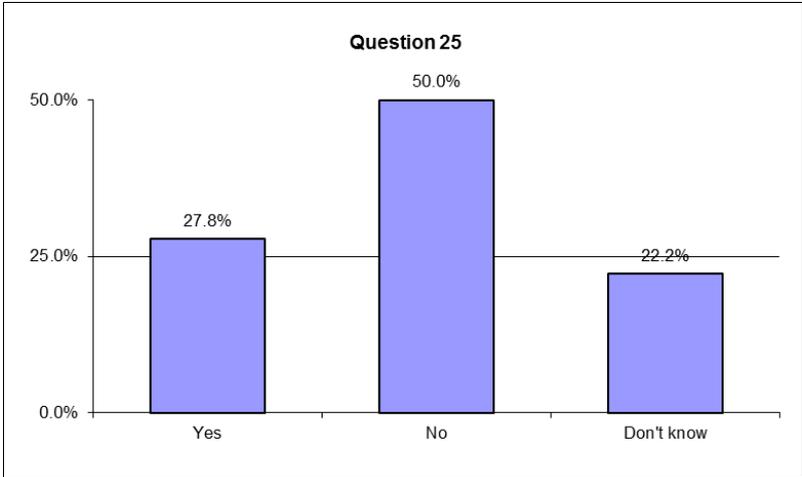
The few respondents who provided comments stated the situation was stressful with poor communication, and that greater support should be given for those within the process.

A total of four respondents said they had paid money back and were unhappy with the notice they were given and the amount of time they had to pay the money back.



Only three respondents explained their reasoning for their above response. One said they are still waiting to hear, another said if the money has been identified for the customer’s needs then they should retain the money, whilst another stated people should “face the consequences”.

When asked if it would be better for the Council to reduce or stop future payments to customers rather than have them pay money back, if it was ever agreed that they had more money than they needed in their account - half of respondents disagreed with this proposal with 27.8% agreeing to it.



Respondents who said ‘yes’ said that they thought it would be easier to reduce payments to cover the overpayment, however, they commented that paying back is more difficult for the customer and is dependant on the method of repayment.

Respondents who answered ‘no’ were concerned about the effect stopping payment would have on the quality of their life. They expressed that presently they are trusted to operate their account and spend, however this would be diminished under the proposal.

They said the Council should not stop payments before a care plan or reassessment has been completed. Respondents were worried about the consequences of not having a service/ care reinstated in time. They felt it was better to liaise with the customer on how to repay the money as it could all get confusing and errors could occur.

Furthermore, respondents said that Council was poor at getting its sums right and that “things” are not recorded on the Council recording system, CareFirst, and that when they did speak to the Council, they never get consistency in who they speak to.

Respondents who indicated ‘don’t know’ commented on managing the payment rate through assessment to help stop people accruing money. They said if money had to be paid back then this should be introduced and negotiated at a monthly level rather than stopping it all together. Respondents were concerned about the anxiety and stress that could be caused.

Respondents were then asked what they thought the Council should do about people who do not pay their financial contribution into their Direct Payment account, if they are meant to. Many respondents commented that in these circumstances the customer ought to be contacted to establish the reasoning behind it. Some respondents felt that it may be as a result of a misunderstanding of the system and how it works. Some respondents said financial contributions need to be clearly explained to customers and the Council needs to closely monitor them to ensure people are complying with their responsibilities.

Some respondents said if people are not making their financial contributions then they should have their future DP made to them reduced to readdress the lack of contribution, or even stopped.

A few said an agreed payment plan should be established in order for the customer to repay their lack of contribution to the Council.

When respondents were asked what they liked about the way the Council currently arrange and monitor DP, respondents gave positive comments around their general support for the system, saying that they found it relatively straightforward and easy to manage, with the MAP team being easy to contact and helpful. Some mentioned how they liked the freedom of choice the system provides.

A few commented that it ensures financial monitoring and the importance of the Council being able to monitor the use of public money.

Other comments included the regularity of payments, although some used the opportunity to give criticism of the system with comments being received that it is too lengthy and there is too much paperwork, or that it is not well controlled and takes too long to get established onto the system.

The below 'Wordcloud' demonstrates the key words respondents mentioned.



When respondents were asked what they disliked about the way the Council currently arrange and monitor Direct Payments they gave a wide variety of issues with many raising specific points, some of which are listed below:

- Costs incurred during the monitoring period are not taken into account.
- Delay in payments.
- Lack of communication.
- Lack of matching of dates i.e. conflict of Direct Payments in advance with charges in arrears and weeks starting on different days.
- Returns being too far apart, allowing possible issues that arise to take too long to resolve at next return date.
- Needs clearer guidelines.
- Paperwork is too time consuming and bureaucratic.
- Not stopping the payments when not required.
- Length of time it takes to obtain reconciliation feedback.
- Length of time it is taking to claim back the overpayments.
- Limits on spending levels make recruitment impossible.
- System requires tighter management.
- Not enough time given for customers to re-evaluate changes to their personal circumstances and their subsequent expenditure should their needs change.
- Do not want to do online banking.

A few respondents made some general positive comments saying they find the system works well and have experienced no problems.

Respondents comments are also represented by the below 'Wordcloud'.



When respondents were asked what changes they would like to see the most frequent response was regarding monitoring. Respondents want to see improved monitoring and raised several issues, some of which have already been mentioned within this report, such as having costs incurred within a period but not yet paid being taken into account. They wanted less paperwork and asked if they could reduce the amount of documentation that is required i.e. not having to continually submit salary or tax documentation if it has previously been supplied. Respondents also wanted the system to be well managed with monitoring taking place to ensure the money is being spent correctly.

Some respondents said they wanted improved communications. This included examples of swifter responses to enquiries; dealing with a named individual with a direct line; information being sent to the customer in the preferred format; and improved information on the process including the publication of frequently asked questions/answers.

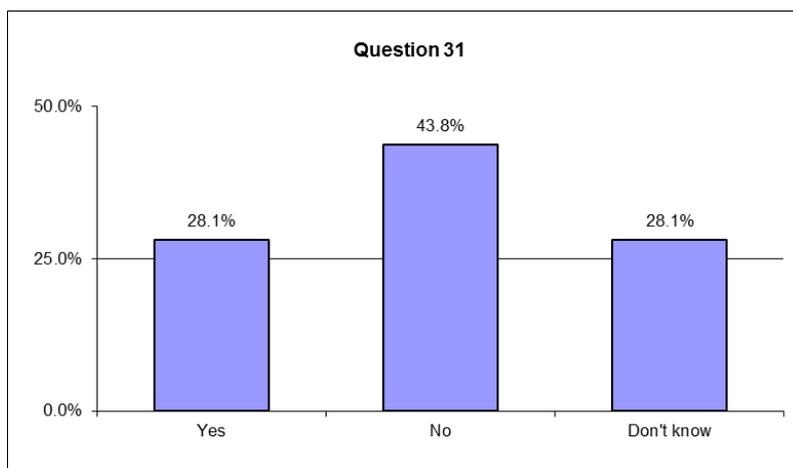
Others took the opportunity to request an increase in the Direct Payment rate and/or for better rate of pay for Personal Assistants.

Other comments received mentioned concerns over having to cope with changes; criticism for the Council in not recouping unspent monies; having a flexible system that can adapt swiftly to the customer's changing needs; and allowing greater flexibility for customers to choose what they spend their Direct Payment on.

## Pre-payment Cards

Respondents were then asked a series of questions around their thoughts on the possible implementation of pre-payment cards.

Firstly, respondents were asked if they liked the idea of having a pre-payment card for a Direct Payment. A total of 43.8% of respondents were against the idea with 28.1% being in favour.



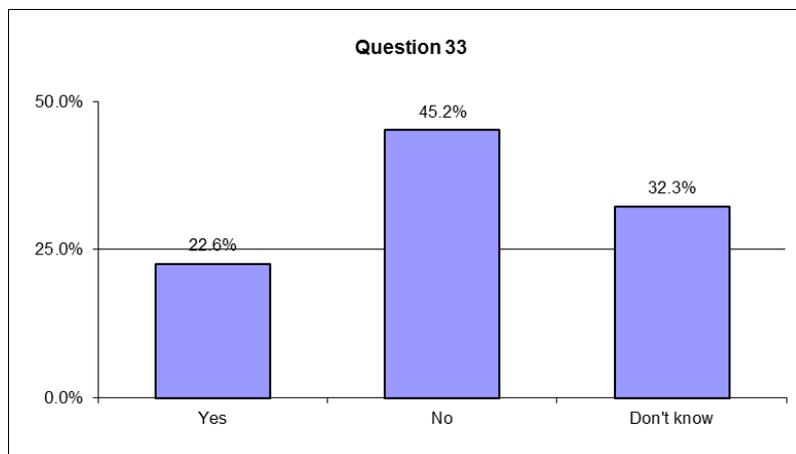
Respondents who said 'yes' commented that pre-payments cards for a direct payment would be quick, easy, it would save money and that there would be no returns to send to the Council. Respondent also said that the system needed to be flexible with careful monitoring of processes to ensure that the card is not being abused.

Respondents who indicated 'no' commented that they felt the scheme would be expensive and would be a waste of public resources. They said that other councils had experienced high costs for set up and maintenance. Another respondent said that the proposal may work for the Council but not for individual customers.

Respondents were concerned about potential abuse of the system, that it could confuse customers, especially older people. Others commented that the system may only be of value to younger adults or those with a mild learning disability. Respondents also spoke about how they preferred their method of payment and their dislike for internet banking. Another respondent stated that they had to pay different agencies not just Direct Payments and they felt that a pre-payment card would not work.

Respondents who indicated 'don't know' on the whole did not understand the concept, or did not understand how the system/ process would work. Another commented that in principal is sounded good but was not sure how it would work for someone with special information support needs e.g. deaf and blind meant that they cannot read online or printed information independently and at present conduct transactions by phone. They would need to use a PA to help read confidential information about their colleague(s).

Respondents were then asked if they would choose to have a pre-payment card if they were available. Again the majority of respondents were against the idea with 45.2% saying 'no' and 22.6% saying 'yes'.

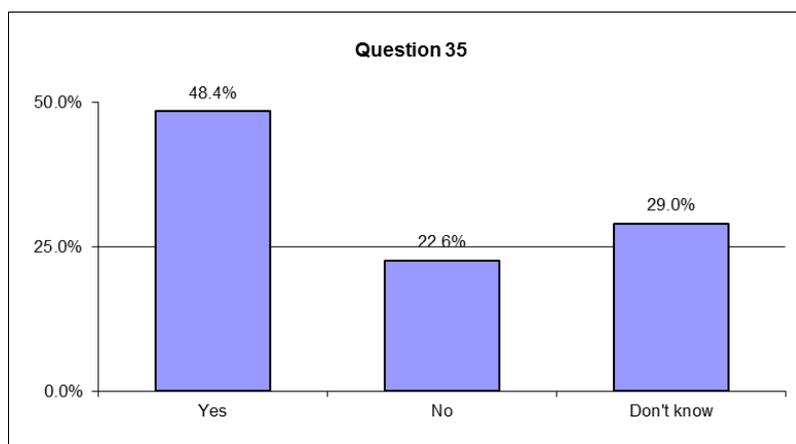


A respondent who said 'yes' felt that time would be saved however they recommended that customers would need to keep receipts as they would need to check their statements every month to ensure accuracy in the expenditure.

Respondents who indicated 'no' stated that they felt the current system worked and there was no need to bring in another form of payment process. They said that it would be a waste of money. Another respondent expressed that by going down this route, the Council would be contravening the law i.e. 2014 Care Act as people's control of their personal budget would be reduced.

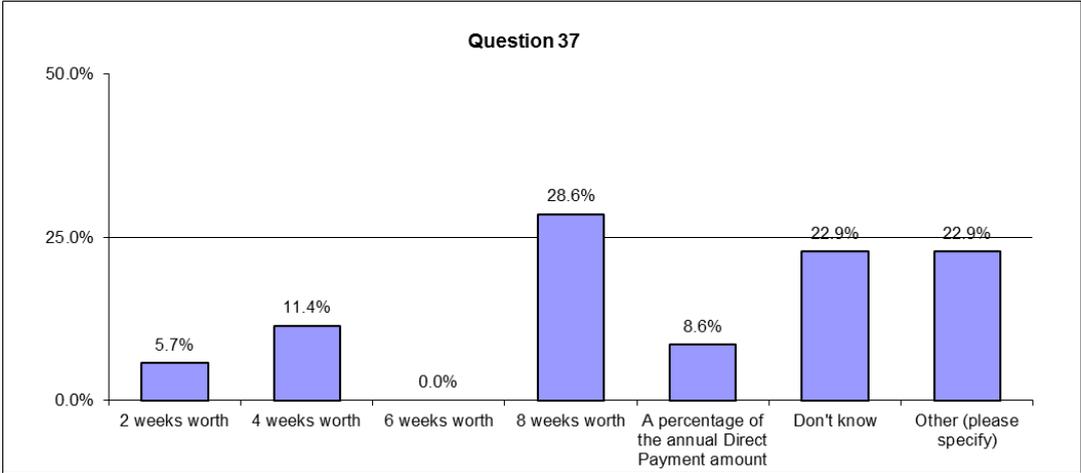
Those respondents who said 'don't know' were not sure whether the proposal would work; or that they did not have enough information; or that the current system works for them. A respondent also said the correcting of the system would be more complicated and that it may be harder for a disabled person to use.

When asked if they have any worries or concerns about having a pre-payment card instead of a separate bank account 48.4% of respondents said 'yes' with only 22.6% saying 'no'.



Respondents who had indicated ‘yes’ were asked what their concerns were. They stated that they needed more information of how the system would work. They commented that carers need to be aware that they are responsible for all the transactions which take place on the card or bank account. Respondents were not sure how payments would be made if for example they lived in a part of the county that did not have access to payment card facilities. Others were concerned about removing control away from the customer or whether a customer would be able to use the card independently and again mentioned contravening the law.

Respondents were then asked how much funding they thought the Council should allow people to keep if they have a pre-payment card. At the moment for bank accounts, it is 8 weeks’ worth of money and most respondents (28.6%) felt it should remain at this timeframe.



Respondents that said ‘Other’ commented that due to complex care needs, and the difficulty to recruit and retain PAs, some people may need more contingency funding to manage costs such as recruitment, paying for cover etc.

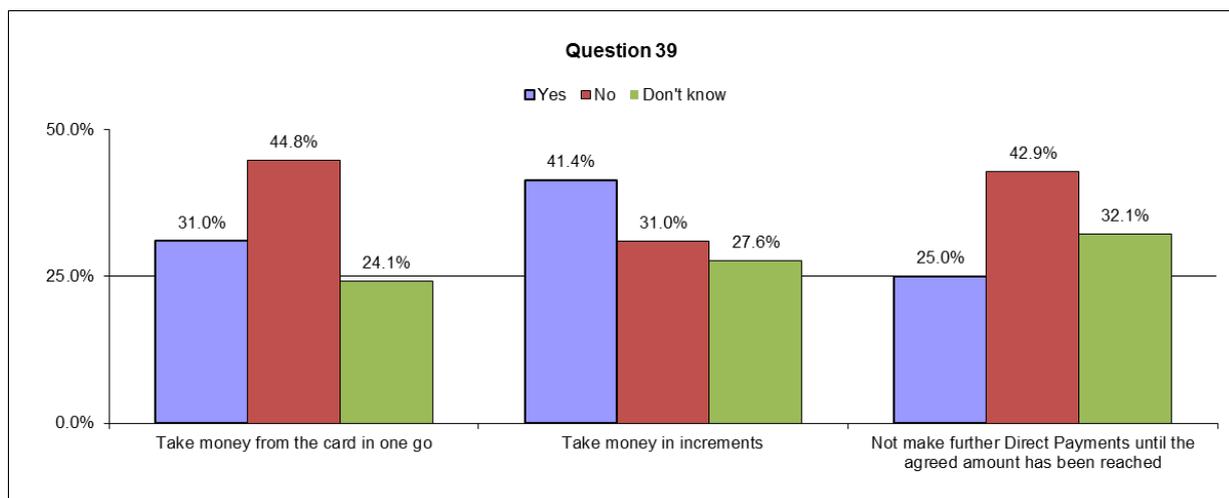
Some respondents said 12 weeks, whilst others said 4 to 5 months, especially when respite was being considered. On the other hand, some said 2 weeks as long as the systems are in place to restart payments.

Other respondents thought that it was not a good idea or that the pre-payment card should run alongside the option of having a bank account too.

Respondents were then asked how much notice they thought the Council should give before claiming the money back from the card should the Council implement pre-payment cards and a person has agreed with the Council that they have money which they needed to pay back. Overall most respondents said 4 weeks or a month. Some responded that they

wanted the time line to run in line with the payment time line of 2 weeks. A few of the respondents gave generic time spans of between 2 to 3 weeks. Other respondents made general observations such as “as much time as possible” or that they had no idea or that no money should be taken from the customer.

The below graph demonstrates the mixed views people gave on how they thought the Council, once they have agreed the amount with an individual, should take any money back. However, most people were not in favour of taking the money in one go or by stopping future Direct Payments but preferred the concept of taking it back in increments over an agreed period of time.



Respondents who indicated that the Council should ‘take money from the prepayment card in one go’ made a range of comments. They said that if there is a surplus it needs to be paid back. They wanted each case to be considered on merit, with consideration being given to peak times when there may be a reason for more funds to be in the account. Respondents said that depending who was at fault i.e. the Council or the customer, different options should be applied i.e. immediate payback for false information down to increments for when the Council has taken too long to sort out the change of circumstance. Others commented that it should be weekly or monthly, or that the Council should not be taking any money back, with another saying that they were happy with the way things were.

Of the few comments received regarding ‘take the money in increments’, respondents said that this could be fairer, however they expressed it was essential to activate reassessment of care needs and to look at each case on its own merit in order to avoid the situation continuing to occur. Other comments included that the proposal implied that disabled people were not in control of managing their budgets whilst another commented that care customers or carers did not have much money.

Respondents who commented on ‘not make further Direct Payments until the agreed amount has been reached’ made a number of points. They said that payments should be

reinstated on an agreed date and that for the customer it was vital to have clear communication. They said they did not want to get into conflict of how to get funds reinstated; and that they had experienced difficulty in getting social workers to do care plans, leading to unnecessary delays. Respondents also expressed that families need to have choice and help to work out how best to pay back funds, whilst another said that the proposal was too harsh as people still need to access the services the budgets are provided for.

Respondents were then given an opportunity to make any other suggestions or comments about pre-payment cards. Respondents commented that overall they did not want the Council to introduce pre-payment cards. They felt that it would be a “waste of money”. Many felt that “choice” would be limited and/ or eroded and some highlighted that this may impact on the rights that service users may have. Others were concerned about how information and data was being used, protected and handled. They wanted to ensure that information was in an accessible format and suggested the use of email and or telephone banking. Another respondent felt that the pre-payment cards should be optional.

Respondents also said that the system needed to be adaptable, flexible and that people may need help in understanding and complying with any changes.

Some respondents were also confused by what the Council was trying to do. They wanted more information about the pre-payment cards.

## **4.2 Feedback received at public events**

A total of 18 people attended the 4 public drop-in events that were held across the county. The events were delivered to enable attendees to discuss the consultation and engagement subject matters on an individual basis with officers. This arrangement allowed attendees to ask questions and provide their feedback, and to receive assistance, if required, in completing a questionnaire. No attendees needed assistance in completing the questionnaire at the events. Many of those that attended the drop-in events indicated that they had not completed the questionnaire but it was their intention to do so.

At the consultation events, held for both the consultation on Personal Assistant Direct Payment rate and the engagement on the monitoring and pre-payment cards, there were no attendees who attended that only wanted to speak specifically to officers about the monitoring and pre-payment cards. However, all attendees wanted to speak to officers about Direct Payments and then some offered observations and shared their views and thoughts on monitoring and pre-payment cards.

Attendees said the system works well for them now. They felt imposing stricter and inflexible processes to administer payments would be difficult, cause more hassle and be costly for both them and the Council. Some attendees liked the idea of a pre-payment cards and cited that if it stripped out the return of paperwork i.e. receipts, then this would be positive. Attendees were concerned that the Council were not monitoring customers' accounts effectively. Other attendees wanted to be assured as to how pre-payment cards work and asked questions around access to card readers.

In addition to the 4 public drop-in events 2 attendees (one with their PA) attended an event specifically arranged, by Get on Board (formerly known as Northamptonshire Learning Disability Partnership Board (LDPB)) for customers with a learning disability. Due to the low number of attendees the event structure was adapted to suit the specific attendee requirements. Officers talked through a presentation and ensured the customers understood the content by using accessible activities and giving opportunities for questions and answers. Although no direct feedback was received and one customer took away a paper copy of the easy read questionnaire for completion and the other stated they had already completed the questionnaire online.

### **4.3 Written and telephone feedback received**

The engagement generated various telephone queries and some email correspondence, most of which were from people requesting paper copies of the engagement materials or seeking clarification on specific queries they had regarding the engagement and concurrent consultation proposals.

There was one direct written submission that contained feedback which is to be considered as part of the engagement findings. The respondent wrote in after attending one of the public drop-in events to raise their concerns over the lack of public attendees considering how the proposals may impact on an individual with a Direct Payment, and requested that the Council hold more public events considering the rural nature of the county and difficulties some carers may have in accessing transport.

### **4.4 Feedback received during presentation to Healthwatch Northamptonshire Task and Finish Group**

At the request of Healthwatch Northamptonshire, an officer attended their Task and Finish Group. The group were given an overview of the engagement exercise and the concurrent consultation proposals and were invited to provide feedback and ask questions. The session was attended by 5 members of Healthwatch and consisted of Healthwatch staff and volunteers, some of which identified that they either have a Direct Payment or administer

one on behalf of somebody. They also said they use their Direct Payment to employ Personal Assistant(s).

Specific concerns raised on this matter were:

- There should be no increased cost to users if pre-payment cards were introduced.
- Use of a pre-payment card for the wrong purposes, and card security, could be an issue.

The above points aside, it was generally agreed by the attendees that pre-payment cards would make life easier for Direct Payment recipients, as long as they remained in control of their account.

## **5. Conclusion**

Feedback was received to this engagement exercise mostly from employers of Personal Assistants, NASS customers, their family/unpaid carers, which when combining questionnaire responses with attendance at events and letters and emails, totalled 71 responses.

Focusing on the engagement responses, there is some support for the way Direct Payments are currently monitored and paid, although there was less satisfaction with how long it takes the Council to inform customers if their Direct Payment figures are approved. There was also some dissatisfaction with the process and communications for those customer who have had to pay some of their Direct Payment back to the Council.

Due to the nature of many of the questions the feedback generated many personal accounts of respondents' experience of Direct Payments, with a mixture of both positive and negative experiences coming forward.

The possible implementation of pre-payment cards also created mixed feelings amongst the respondents, although most were either uncertain or in disagreement with the prospect of their implementation, with some thinking they would be a waste of money and others stating how they wish the system to remain the same as it is now.

Some respondents raised their concerns that if pre-payment cards were implemented it would limit their choice and go against the principles of personalisation. Some were concerned about the information that would be collected and how it would be used, managed and protected.

Others simply wanted to know more information about pre-payment cards and how they might affect them if they were implemented. They wanted choice, options to chose how

they receive their DP and be assured that the management of DP systems was effective, efficient and timely.

## **6. Equalities Statistics Summary**

Equalities monitoring questions were asked of each questionnaire respondent who completed the publicly facing questionnaire. Although not all respondents chose to complete this section of the questionnaire.

From the available completed responses, over half of the individual responses were female (64.3%). The majority of the respondents were aged between 30 to 64 years (62.1%).

There were a reasonably balanced number of respondents from residents living across the county for all respondents, with the highest number of respondents living in South Northamptonshire (26.7%).

Other identified equality monitoring information provided by respondents demonstrated that 51.9% were disabled, with physical disability being highlighted as the most frequent disability, equally followed by mental health, hearing impairment and learning disability. The most common religion identified was Christian at 65.5% with 20.7% of respondents choosing 'None'. Predominantly respondents identified themselves as White 89.7% with 3.4% from Black and Minority Ethnic groups. The majority of respondents were heterosexual (92.3%).

Full statistics of the responses is in Appendix 2.