

Budgets & Payments

Personal budgets and direct payments

You may keep hearing people talking about 'personalisation'. This is because councils are trying to make sure the help, they provide is right for each person who needs it. Personalisation means giving someone more control over what social care services they receive so that their needs can be better met. Personal budgets and direct payments are a way of making this easier.

What is a personal budget?

A personal budget is the amount of money that will cost to fund your care and support. You should be aware that you are not automatically entitled to receive the whole amount of the personal budget from your adult social care team. The amount you get will depend on your financial assessment. You might not receive any financial assistance from the council at all. The personal budget must be spent in line with your care and support plan. You may also choose to pay for additional support on top of the budget.

How can I receive my personal budget?

If you are eligible for financial support from your council, there are various ways of receiving a personal budget for social care. A personal budget may be taken by an eligible person as:

- A direct payment, paid directly by you or, in some circumstances, a 'suitable person'
- An account managed by the council in line with your wishes
- An account with a care or support provider, who you communicate with to arrange your support
- A mixture of the above

What can I spend my personal budget on?

You should be able to use your personal budget on anything that will help you with your assessed needs. This could be care in your home, a personal assistant, or to join a club or group. You cannot use a personal budget to pay for care homes, but some areas are piloting this. The council will tell you if this is an option in your area. The way you are offered a personal budget may depend on local policies in your area too.

You must not spend your personal budget on anything illegal or anything that does not meet your eligible needs.

Why should I have a direct payment?

Direct payments for care are designed to give you more flexibility and control over your support. With a direct payment, you can use less traditional ways of meeting your needs. For example, if your needs can be met through socialising but you don't want to go to a day centre, you could use your direct payment to attend a group that is interesting to you.

You can get help with managing your direct payment if you need it. This is usually provided by private companies, which may be contracted by the council in some areas.

