

Future provision of Corporate Appointeeship service Consultation 2021

Summary of findings



Walsall Council



Background and methodology

The Financial Administration Client Welfare Services (CWS) team currently provides financial and administrative support for Adult Social Care clients, where required, by acting as Corporate Appointee or Deputy on behalf of the authority. This is a discretionary service.

Evaluation of the Corporate Appointeeship service has taken place and it is evident that it cannot continue in its current form, due to increasing demand and rising costs, such as:

- Transactional bank charges;
- Pre-paid card charges;
- Higher staffing costs for providing the service, due to the more complex and time-consuming administration process for some Department of Work and Pensions benefits.

The introduction of fees will secure the future of the service, ensuring that it remains sustainable for vulnerable clients who wish to continue using it.

A recent benchmarking exercise found that an increasing number of local authorities have introduced fees for this service and that the number of clients continues to grow. A meeting also took place with an external company providing a similar service. The benchmarking exercise also enabled analysis of the charges being applied by other councils.

Background and methodology

After consideration of how this service can be continued for those who wish to use it, a set of fees was proposed and consulted upon. On 6th August 2021, a survey and background information was posted to 288 existing clients and/or their representatives, who were invited to give their views on the proposal. The survey and information were also emailed to 87 community organisations and the clients' social workers. Adult Social Care had been informed of the consultation in advance.

Both formats of communication explained that the survey and information could be requested in different formats if required. A contact number and email address were provided for people to call if they had any questions. The community organisations were also offered the option to attend a focus group to discuss the proposal in further detail and ask questions, however none of them took up this opportunity.

By the deadline of 17th September 2021, a total of 33 people had responded.

Demographics: Clients were asked a range of equality questions which are reflected in the EqIA. It should be noted that the majority of clients have a protected characteristic related to age and/or disability which has generally meant that they have been assessed as lacking capacity to manage their finances, making them eligible to be offered the Corporate Appointeeship service.

Results

33 responses were received.

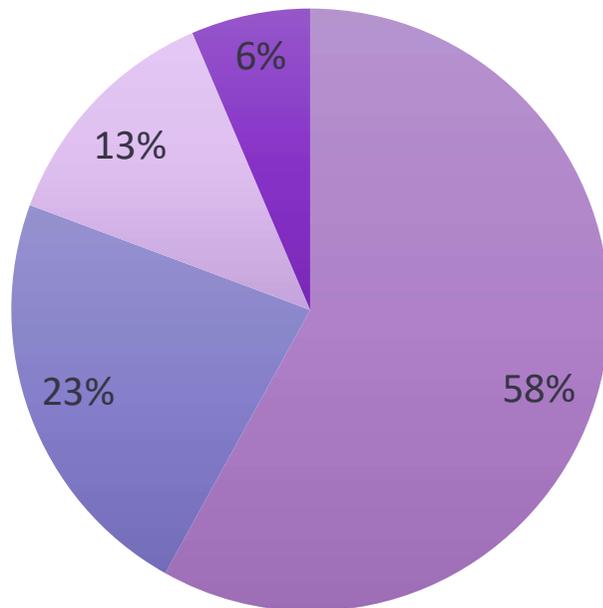
(Please note that some people did not answer every question so the totals will appear to be incomplete.)

Respondents were categorised as follows:

- Cohort A – 6 responses - clients / service users
- Cohort B – 15 responses - relatives / friends / carers
- Cohort C – 2 responses - social workers
- Cohort D - 3 responses - community organisations
- Cohort E - 6 responses - other



Based on the information provided, how do you think we should proceed?



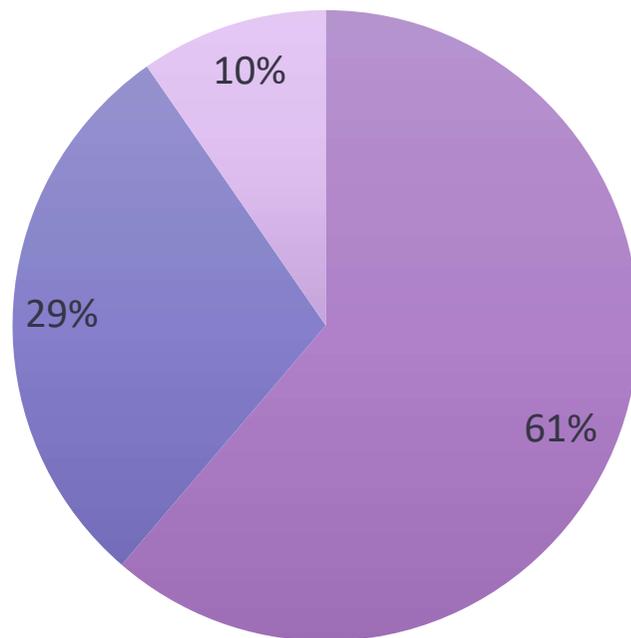
Most people want the service to continue.

- Provide the service and introduce fees - 18 people
- Provide the service free and implement a waiting list - 7 people
- Don't know - 4 people
- Stop providing the service - 2 people



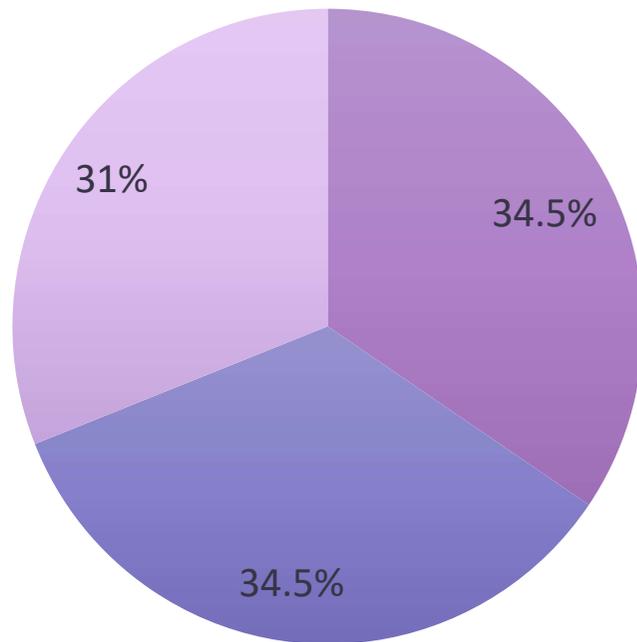
Do you agree that a fee should be introduced for appointments?

Most people agree with the introduction of a weekly fee.



- Agree - 19 people
- Disagree - 9 people
- Don't know - 3 people

Do you agree that a fee should be payable for account administration and closure ?

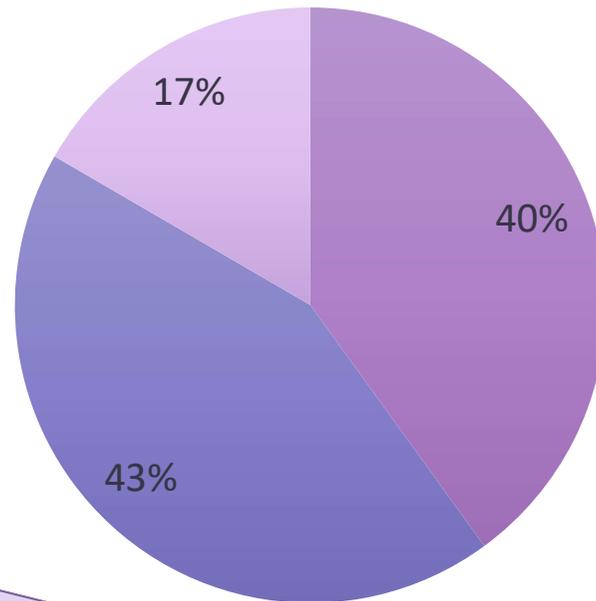


Opinions on the administration and closure fee are divided.

- Agree - 10 people
- Disagree - 10 people
- Don't know - 9 people



Do you think that fees should be higher for people with more money in their appointeeship accounts?

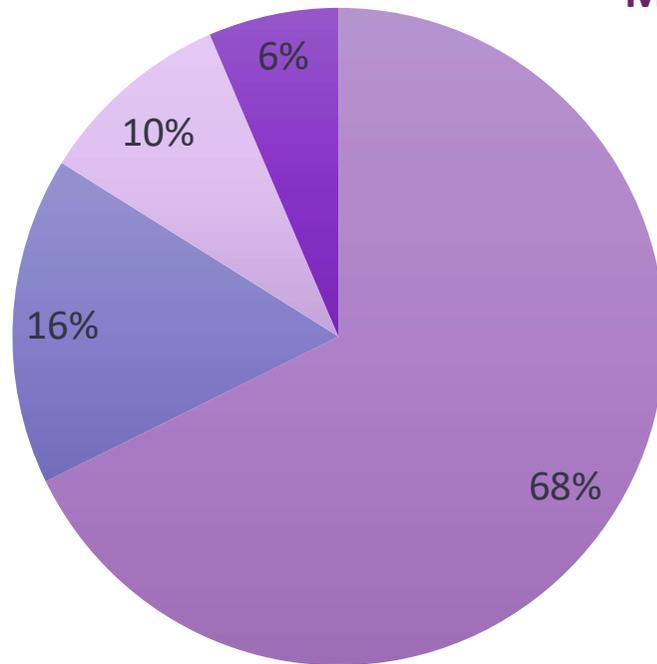


Slightly more people disagree with a higher fee for clients with more savings.

- Agree - 12 people
- Disagree - 13 people
- Don't know - 5 people

People have different incomes and should be charged accordingly.

Do you think £1 per week for people with balances of £1000 or lower is... ?



More people think the £1 weekly fee for lower balances is “about right”.

- About right - 21 people
- Too much - 5 people
- Don't know - 3 people
- Not enough - 2 people

Any money you take off me will leave me worse off, but I agree to £1 per week charge.



What should the fee be for lower balances?

Those who said the lower weekly fee of £1 was too much or not enough were asked what they think it should be. Responses were as follows:

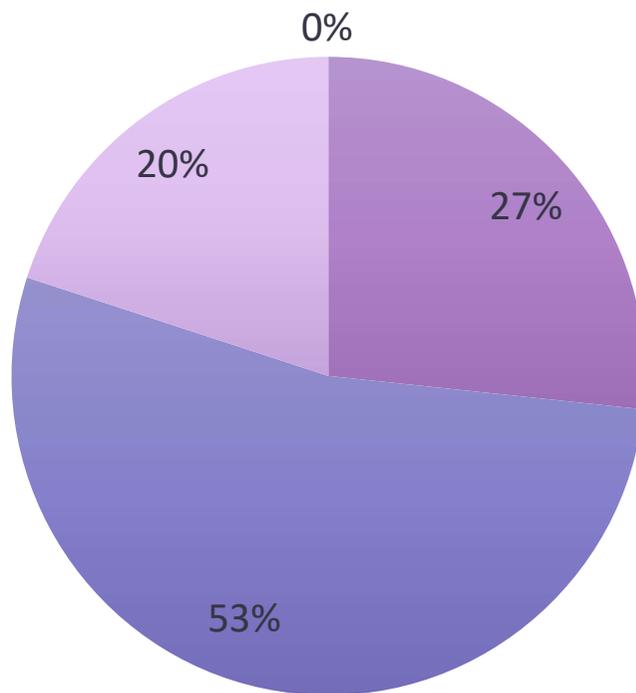
3 people said there should be no fee.

1 person said the lower weekly fee should be 50p

1 person said the lower weekly fee should be £5

“Lower balances are often the more complex cases and require more time to properly manage to ensure they do not get into future financial difficulties. There should not be a split of the charges and other Local Authorities accept that if appointees are assessed as needing financial support then the charge should be treated as DRE expenditure thus reducing their contribution for services and not impacting on them financially.”

Do you think £9 per week for people with balances of more than £1000 is... ?



Most people think £9 for balances over £1000 is too much.

- About right - 8 people
- Too much - 16 people
- Don't know - 6 people
- Not enough - 0 people

"I think there should be a tiered scale of rates like they do with income tax because charging someone with just over £1000 the same as someone who has (for example) £100,000 is not fair."

What should the fee be for higher balances?

Those who said the higher weekly fee of £9 was too much or not enough were asked what they think it should be. Some responses were:

3 people said there should be no fee.

2 people said the weekly fee for higher balances should be £1.

2 people said the weekly fee for higher balances should be £2.

2 people said the weekly fee for higher balances should be £3.

“The people who have Appointeeships are usually the most vulnerable. Often, the reason for the Appointee request is due to having no appropriate person or they are being or at risk of being financially exploited. There are not many people with less than £1000 and £9 each week is too much. The charge should be no more than £1-2 per week maximum for everyone. The £9 per week is too high.”

2 people said the weekly fee for higher balances should be £4.

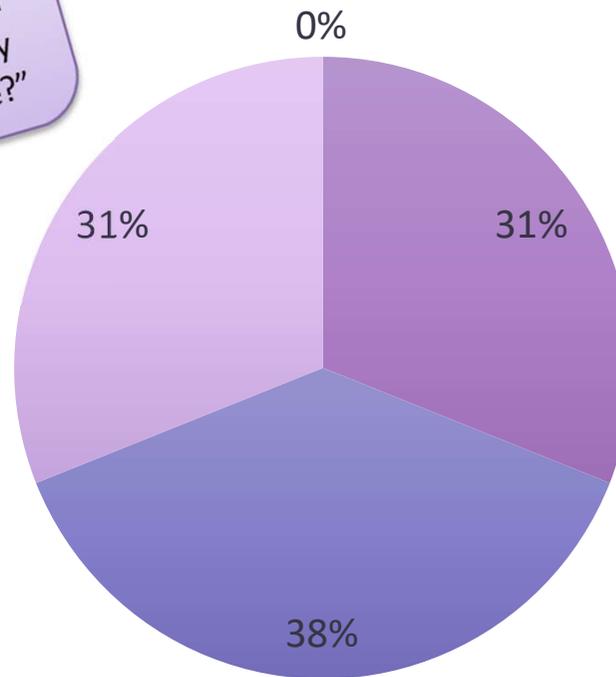
1 person said the weekly fee for higher balances should be £5.

3 people said there should be a tiered fee structure, including a suggestion of £1 per £1000.

“More proportionate to the amount of money the individual has in their account - more of a sliding scale type arrangement. The current proposal rises by £8 for a 1p difference (£1,000.00 - £1,000.01) - which seems excessive.”

Do you think the £300 one-off fee for account administration and closure is... ?

“Would it not be more appropriate to take a fee when people take up the service, such as £50 plus a closure fee of £250 if they have the funds at closure?”



More people think the £300 fee is too high.

- About right - 9 people
- Too much - 11 people
- Don't know - 9 people
- Not enough - 0 people



Account administration and closure fee

Those who said the fee of £300 to administer and close an account is too much or not enough were asked how much they think it should be. Some responses were:

5 people said that account administration and closure should be free.

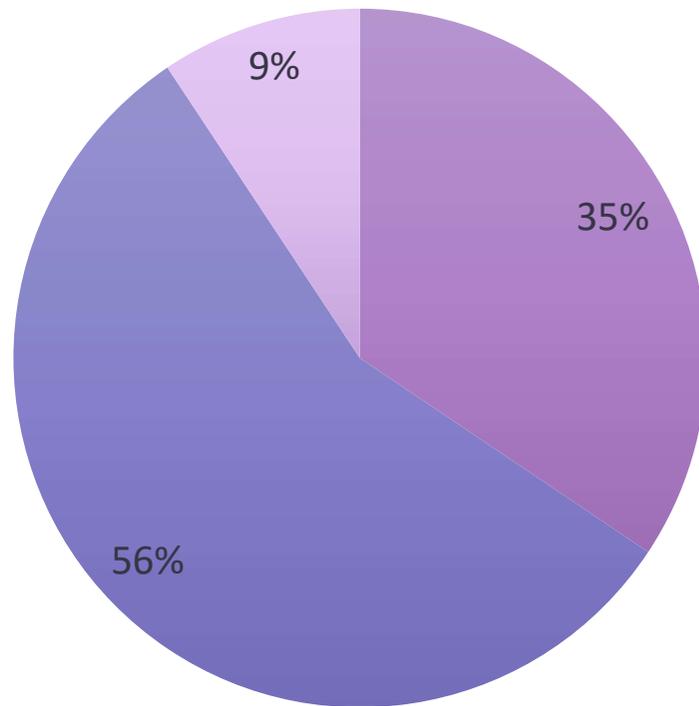
1 person said the fee should be £50.

2 people said the fee should be £100.

1 person suggested implementing a sliding scale.

“At the maximum £100. These are usually the most vulnerable in our society with no option but to have Walsall Council take this responsibility.”

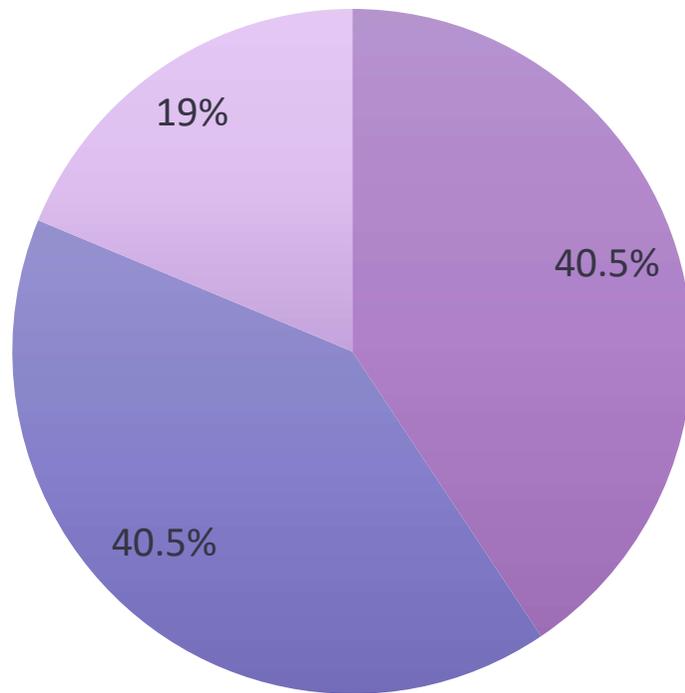
Do you / does the service user have a prepaid card?



Prepaid cards provided by Walsall Council.

- Yes - 11 people
- No - 18 people
- Don't know - 3 people

Do you agree with the introduction of a £1 fee for managing prepaid cards?



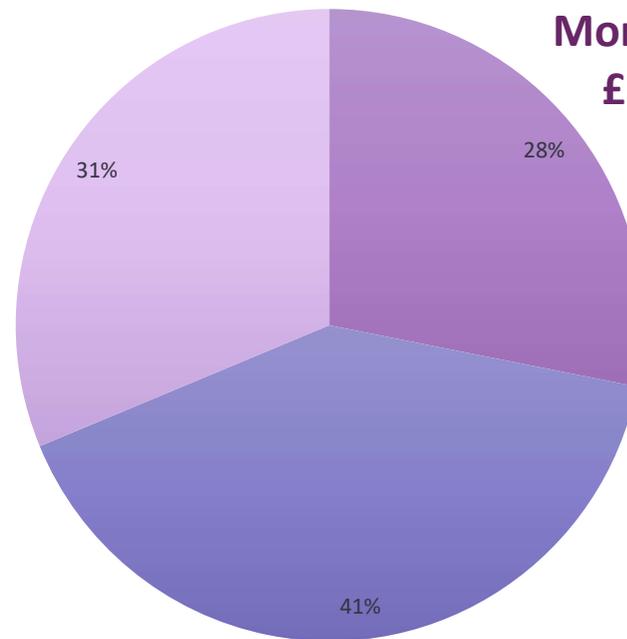
Opinion on the prepaid card fee is equally divided.

- Yes - 13 people
- No - 13 people
- Don't know - 6 people

Do you agree with an hourly fee of £20 for support in excess of 1 hour per week?

No real impact but happy to pay the fee of £20 per hour.

They probably wouldn't access the service as £20 per hour would sound like a lot of money to them.



More people disagree with charging £20 per hour for extra support.

■ Yes - 9 people

■ No - 13 people

■ Don't know - 10 people



Feedback: Impact of introducing fees

It is important that these vulnerable people are not exploited in any way by any part of the service.

Will affect available disposable income.

I would have less money to live on.

It would reduce the amount of money to improve facilities.

They may be short of money or not have understanding.

Potential financial hardship

Any money you take off me will leave me worse off, but I agree to £1 per week charge.

The service user should not be impacted, or the amount of impact can be determined depending upon the amount of DRE that the council chooses to allow for the service. Nationally this can range from £5.00 to £18.00. The Direct Payments clients should have the choice of their appointee service provider and this includes the Local Authority as this is a non-statutory service.

My son, as a heavy smoker, would find it too costly and it would impact on his daily allowance if having to dip into his savings.

The most vulnerable of service users would choose to have people manage their money informally and risk financial exploitation.

Feedback: Suggested alternatives

My opinion is lower the wages of council employees and give to the needy not the greedy.

The fees should be a lot lower than the ones proposed.

The Council needs a service which is competitive with private providers and offers choice to clients. A list of providers detailing the charges for the service and the quality of the service offered should be produced and the Council needs to make an offer and shape their service accordingly.

Pay a relative to act as appointee, but not as much as it will cost the council to do it.

A sliding scale, not jump from £1.00 to £9.00. For 1p more it's ridiculous.

Maybe a combination using the voluntary sector who may have expertise in this field.

I think a monthly fee rather than a weekly fee is less time consuming for monitoring purposes and less frequent to benefit all.

Can the appointeeship charge be means tested as part of the data capture form with a minimum and maximum amount applied depending on financial situation?

Robin Hood tactic. Rob the rich and give to the poor.

Check if everyone actually needs or wants this help.

Protected characteristics

Respondents were asked to identify protected characteristics that should be taken into account when considering this proposal.

No, everyone should be treated the same.

Disability

In the interests of equality, I would think it would be incorrect to charge differently in respect of the characteristics mentioned.

I believe it should be a funded service as people with disabilities such as dementia would be at a disadvantage. It feels like legalized exploitation.

When dealing with a safeguarding financial exploitation case and referring for Appointeeship, it does not seem appropriate to impose a charge on vulnerable people who have no other reliable source of support. In terms of my own caseload I would suggest that it is not appropriate to charge more than a minimal/nominal fee of more than £1 per week.

It should be based on a person's ability to pay and not what is in the bank. A person may have just over the proposed £1001 amount but due to issues with capacity may not realise that they need items repairing or purchasing.



Protected characteristics (continued)

Respondents were asked to identify protected characteristics that should be taken into account when considering this proposal.

Mental health was mentioned as a particular concern.

All should be taken into account including mental health.

Those with mental health issues should be taken into account as they are more vulnerable.

Mental impairment. A mental disability will have a greater impact and consequently limit options.

Mental health support. Why are we targeting the most vulnerable people in the community who we are supposed to protect?

Mental health, and neurological conditions such as autism and ADHD. Some people take longer to process, understand and articulate themselves especially under stress, and charging more for time over 1 hour could disproportionately disadvantage these people financially. This might also apply to older people. You could consider including extra time in their allowance before hourly charges are incurred.

Equality and Diversity

Questions were asked on the survey of the clients' protected characteristics.

- **Age**: 4 clients' ages were confirmed as 54, 56, 63 and 78.
- **Gender**: 3 clients who responded were male, 2 female, and 1 selected "prefer not to say".
- **Ethnicity**: 5 respondents were white and 1 selected "prefer not to say".
- **Disability***: 2 people confirmed that they have a disability and 4 said they did not.

*Defined as a physical or mental health condition or illness lasting or expected to last 12 months or more.

