

# **Financial Inclusion Commission**

## **Dosh Written Evidence Submission**

### **Introduction**

Dosh is a non-profit organisation that supports people with a learning disability to have more control over their money. Dosh supports people to manage their personal money, including benefits, budgeting, bills and banking; as well as care & support funding such as direct payments. Dosh acts as an appointee for people who do not have capacity to manage their own benefits.

### **The issues**

Our financial advocacy focuses on enabling people to use their money in the way they want. Many of the people we support face barriers when trying to access mainstream financial services, whether because of a lack of financial capability, a focus on safety over access, or unsuitable products and processes.

People with a learning disability can range from having mild to very complex needs and will all have different support requirements and different plans with their money. They may also have secondary disabilities such as mobility issues, sight or hearing impairments, or mental health problems.

This can create different issues around money, including around:

- paperwork
- access to banking as highlighted in our report of February 2014

- understanding contracts and agreements
- remembering security information and passwords
- not having the right identification to meet proof of ID & address requirements
- missing out on the best deals on utility bills etc. which are reserved for direct debit customers (which requires a bank account, the ability to understand different payment options and deals, and the confidence and support to set this up)
- being restricted to 'disability' products, services and activities, leading to higher prices, social exclusion and financial hardship
- having to 'top-up' social and health care funding from own income
- standard security procedures that do not allow someone to speak on someone else's behalf
- lack of accessible, Easy Read information
- poor understanding of the Mental Capacity Act by businesses and financial organisations, including knowing how to judge when someone can make a decision and how to support them with this.

### **Solutions** (relating to questions 1, 2, 8 & 9)

We believe that the solution lies in cooperation between different organisations, businesses and services to develop:

- more flexible products and services

- better training and procedures for front-line service staff to enable them to recognise when someone may need support and tailor their support to that person's needs
- creative ways to balance the needs for security and accessibility and allow people to register a relative, friend or carer as able to support them or speak on their behalf
- better understanding of the Mental Capacity Act and Equality Act across organisations and businesses
- a holistic approach from financial and other services to giving support and making adjustments for people as they require it to allow for changes in their work, life and financial position
- accessible information, such as plain English and Easy Read, as a default for everyone, rather than a 'special' service for people with a disability label
- above all, practical solutions and tools that enable people to use money in the way that is right for them

Dosh believes that with the right support, every person with a learning disability can use their money to do the things they want. This support can include financial advocacy, training and information, numeracy skills, budgeting, appointeeship for benefits and much more, tailored to each person's need and financial situation.

It can be provided in different ways such as one-to-one ongoing support (the Dosh model), short-term help with specific issues, group sessions, drop in services, or online information; provided by government or through extra funding in individuals' personal budgets and personal health budgets.

Each person should be supported to do as much as they can and want and where they lack capacity to make a decision, to have that decision made in their best interests and with their involvement. Personalised support can have a huge impact on someone's quality of life, wellbeing and ability to be an active member of society.

Money enables people to live the life they want and without the right support and control, people can easily become not just financially but also socially excluded and prevented from living the life they choose.

**More on the Dosh banking report** (relating to questions 8, 9 & 10)

Access to Banking for People with a Learning Disability (February 2014)

This report highlighted 4 key issues for access to banking:

- 1) Mental capacity, particularly understanding and implementing the Mental Capacity Act
- 2) Proof of identity and proof of address for people without standards documents.
- 3) Access to money, including getting money over the counter, using chip and PIN, accessible information, support in branch and cooperation with supporters.
- 4) A consistently good service and good information

It then made 5 recommendations:

- 1) Further research with people with a learning disability
- 2) A guide for banks about how to support people and make adjustments to services

- 3) Training for banks on this guide and on mental capacity and different proofs of identity and address
- 4) Information in Easy Read
- 5) A guide for people with a learning disability. Dosh produced this guide in March 2014, entitled Making Banking Easier. This guide told people what they are entitled to and gave tips on how to get the right service and support.

We continue to work with banks and other organisations in this area to develop good banking options for people with a learning disability and others who need support with banking.

The report and guide are available to download from [www.dosh.org/banking-report](http://www.dosh.org/banking-report).

### **Financial Advocacy in Action - January 2014** (related to question 3)

In 2011 we started to support someone who had large debts. He owed money to the Local Authority for unpaid Fairer Charges, contractors for house repairs, utility companies, the telephone company and the support provider.

He had returned his Motability car to save money for these debts. This was quite severe as he was in a wheelchair and could not get out as much without the car.

His new Dosh financial advocate went to visit him and hear about the problems he was having. The financial advocate was worried about the person's situation.

He realised that the person and their support staff needed support with budgeting day-to-day as well as managing the debt. This is how he supported them:

1. The advocate started by contacting all companies that were owed money. He worked with everyone to set a very tight budget for the person's spending. This meant there was money left over to start paying off the debt.

2. The person had never been encouraged to budget before. His Dosh financial advocate supported him to learn about budgeting and understand that all these 'invisible' costs like bills had to be paid for.

3. Dosh opened a Dosh bank account for his benefits. His Financial Advocate then wanted to show the person how he could pay off his debts, so he started with paying a bill for £36.

4. The advocate then challenged the person to see what he could pay off next. He chose Fairer Charges and managed to pay that off too.

5. At the same time they started work on getting the Motability car back. This was really important to give the person a boost and improve his lifestyle. They got the Motability car back after 2 months of Dosh supporting the person.

6. This used some of his benefit money, so they then had to agree on a new budget. This time both the person and their staff team saw writing a budget as a challenge rather than something that will not work!

So from having debts in the hundreds of pounds, this person has now taken control of his own money with Dosh's support. He now regularly comes up with new ways to spend his money, but only after all bills are paid!

The best result is that he can now buy a Play Station 4 at a cost of £500 and still have money left in his savings for the games. He bought his new PS4 at the end of 2013 and would not let go of the PS4 until he got home!

At the start of 2014 he reviewed his budget to include saving money to go on holiday. He wanted to visit to a show by his favourite artist in America.

### **More information**

For more information on Dosh, please visit [www.dosh.org](http://www.dosh.org) or follow us on twitter @DoshLtd.

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