Money

Being poor is a very important reason why people with learning difficulties can’t have choice, be independent and have control of their lives. The survey shows how big an issue this is. Too many people who choose to live independently are poor. Things such as not being able to go on holiday, not having new clothes, not being able to go out and being able to go for a pint really affects our lives.

In our experience as people with learning difficulties Direct Payments for our support should help. People need support with Direct Payments. We need to be careful that this support is not used as a way of controlling people with learning difficulties. The survey shows that this is an issue too.

Ian Davies & Karen Spencer

In this part of the interview we asked people about:

- whether they had enough money to pay for things they might want
- the benefits they received
- the control they have over their money.

Poverty & Hardship

First we asked people whether they could afford nine things that people in England think people should be able to have. The things that people could not afford are listed below. The list starts with the things that more people cannot afford, and finishes with the things less people cannot afford.
A similar list of items was included in the *Millennium Poverty and Social Exclusion Survey* (PSE survey).\textsuperscript{22} Figure 14 shows the percentage of adults (aged 16+) with learning difficulties in our survey and the percentage of adults (aged 16+) in the PSE survey who could not afford particular things.
Figure 14: Percentage of People Who Want But Cannot Afford Items in Our Survey and the 2000 PSE Survey

Figure 15 shows that people with learning difficulties are much more likely not to be able to afford things than people in general.

More than one in three people (38%) in our survey could not afford at least one of these things.

When we studied all the answers to the questions we decided that people were poor if they could not afford two or more of these things. This meant that we thought that just under one in four people were poor (23%). We wanted to find out which people were more likely to be poor.\textsuperscript{23} The
following list starts with the things that were most important and ends with the things that were least important. People were more likely to be poor if they:

- had lower support needs
- had poor general health
- lived in private households
- lived alone
- were Black or Asian
- lived in more deprived areas
- were younger

Figure 15 shows the percentage of people who could not afford particular things among three groups of adults (aged 16+).
This figure shows that people with learning difficulties who have low support needs and are living in private households are much more likely to not be able to afford lots of the things that everyone thinks they should have. It also shows that people with high support needs living in supported accommodation are more likely to be able to afford many of the things that people in England think people should be able to have.
We also asked whether people had enough money to do the things they wanted to do. Nearly half of the people we asked (48%) said they did not have enough money. Nearly everyone we thought was poor (84%) said they did not have enough money.

Benefits

We asked people about the benefits they received. Most people (89%) said they did receive some benefits. They were most likely to receive

- Disability Living Allowance (70%)
- Income Support (52%)
- Severe Disability Allowance (21%)
- Incapacity Benefit (14%)
- Housing Benefit (13%)
- Mobility Allowance (4%)
- Job Seekers Allowance (3%)
- Attendance Allowance (1%)
- Tax Credit (1%)
- Invalid Care Allowance (<1%)

Direct Payments

We asked people about Direct Payments

- Just over one in three of the people we asked (38%) said they had heard about Direct Payments.
- Of the people who had heard of Direct Payments, over half (60%) had applied for them. This means that just over one in five people (23%) had applied for Direct Payments.
Of the people who had applied for Direct Payments, most (84%) had received them. This means that just under one in five people (19%) were receiving Direct Payments.

We wanted to find out which people were more likely to be receiving Direct Payments. The following list starts with the things that were most important and ends with the things that were least important. People were more likely to receive Direct Payments if they:

- Had lower support needs
- Did not live in a residential care home or NHS accommodation
- Lived alone or with fewer people
- Had poorer general health

Control & Support with Money

We wanted to know what control people had over spending their money. We also wanted to know about what support they received.

- Just over half of the people we asked (54%) said someone else decided how much money they could spend each week.
- Just over one in ten (12%) said that someone else decided what they could spend their money on.

We wanted to find out which people were more likely to have control over how much they could spend each week. The following list starts with the things that were most important and ends with the things that were least important. People were more likely to have control over how much they could spend each week if they:
Had lower support needs
- Had a paid job
- Lived alone
- Were younger
- Lived in a less deprived area
- Had good general health

Most people (82%) said they got some help managing their money. They were most likely to get help from
- Their parents (55%)
- Support worker (35%)
- Another relative (10%)
- Their partner (3%)
- A friend (1%)
- Social Services (1%)
- Their child (<1%)

Just over one in ten people (12%) said they would like more support. They would like more support from
- Their parents (40%)
- Support worker (34%)
- Another relative (7%)
- Social Services (6%)
- Their partner (4%)
- Their child (1%)

We asked whether people received their benefits themselves or whether someone else received them. Over half of the people we asked (54%) said someone else received their benefits. The people who were most likely to receive benefits were:
Their parent (62%)
Support worker (26%)
Another relative (9%)
Their partner (1%)
Social services (1%)
Friend (<1%)

Just over one in ten people (13%) who did not receive their benefits themselves said they would like to receive them.