



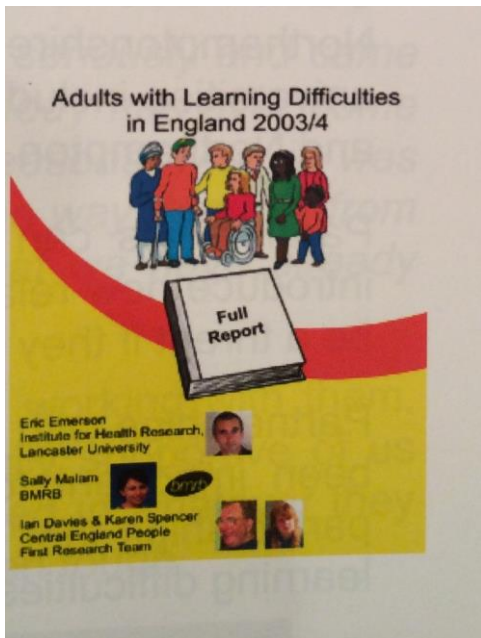
North Herts People First



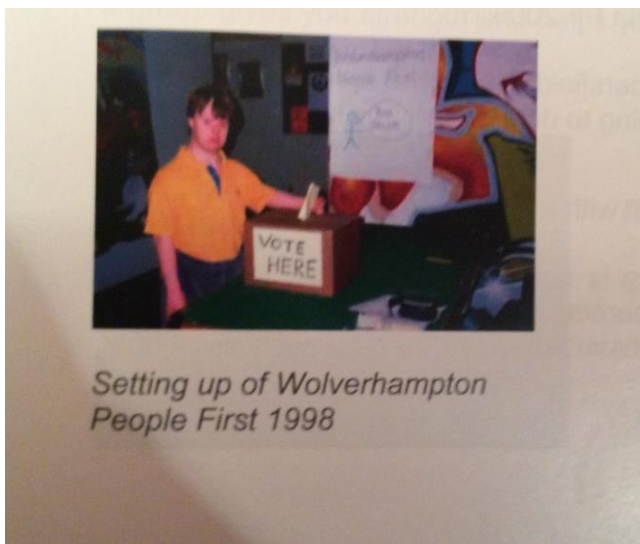
Self advocacy group at Leavesden hospital



An attempt to set up an all England People First group in 1994



Report from 2004



Setting up of Wolverhampton People First 1998



Gary Bourlet in his 20s



Talking about People First - Gary Bourlet and others early 1980s



An early self advocacy meeting

When financial independence buys real freedom

We may resent having to deal with our cash problems but, reports Margaret Dibben, some people would be only too delighted to be granted that privilege

MOST of us find that sorting out money problems is confusing. We probably wish that someone else would take all the hassle and decisions out of our hands.

However, I have been talking to one group of people to whom this almost invariably happens and they do not like it. They are members of Mencap's London Region Participation Forum who want to look after their own money. All are people with a learning disability who speak most eloquently about the problems they face and how they cope with them.

One of the biggest difficulties they nearly all have is to persuade their parents, or the staff at their residence, to give them control over their own money. If it is, they are told, far quicker and simpler for those in charge, particularly if they are responsible for a number of students, to keep reins on all the money coming in, whether wages from a job or social security payments.

Often they are given a token £1 a week pocket money. But, as the group points out, this does not help give anyone the chance of discovering how to be sensible with money and how to budget.

Tony Balster is one who is beginning to learn now. He has just moved away from his parents for the first time into a shared flat. It has taken him two years to achieve this. He graphically explained why: "Parents will not let go. It's like in Libya, being kept hostage."

He added: "Once you are an adult, you have to get away or your life will be over before you know it."

When he moved addresses, he had to make arrangements to collect his social security payments from a different post office branch. This involved filling out a form at the new post office; the counter staff would help if he had difficulties.

Many people may be nervous about attempting this because they cannot sign their name. The infirm and those with learning disabilities might think that, if they cannot write their signature neatly, they are not allowed

to sign for anything. This is not so.

The signature does not have to be nice copperplate handwriting; many places, including certain banks, building societies and post offices, will accept an "X" as a signature, usually provided that it is witnessed. Signing for your own money gives you control over your budgeting; you quickly learn what happens if you spend it all as soon as you get it in your hands.

But for anyone who is completely unable to make a mark for a signature, then parents or guardians can sign for them and often do to claim social security payments.

Lorraine Bellamy used to live in a hostel, then moved to a bedsit, and now lives on her own in a flat. She keeps her money in a TSB account where she goes to pay bills because the giro system is easy and effective.



Gary Bourlet. Why not higher interest?

She also visits the post office to collect her social security payments. Gary Bourlet, chairman of the group, explained that sometimes members are not well enough to pick up social security payments for themselves. In this instance they can nominate an agent who they can ask to collect the money on their behalf. But this needs an additional signature on a form of

authorisation. They could, of course, arrange for the money to be sent by post.

At their discussion meetings, the forum have identified some of the shortcomings of the social security system. One concerns eligibility for the attendance allowance. This is intended for people who might be in danger if they were left on their own, and is given in two categories: one is for help either day or night; the other for those needing assistance both day and night.

But often the tribunal assessing an individual case simply does not ask the right questions to gauge the person's need. And parents who are answering the questions might not realise what information they should give. Or perhaps they try to minimise their child's requirements.

The group recommends anyone applying for attendance allowance to make a 24-hour note of what the individual needs before seeing the tribunal, and to ask the school for back-up material as well.

Paying bills is another common financial transaction. The group liked buying gas and electricity stamps towards the cost of heating and lighting bills. They had one ingenious idea: a plastic card for paying bills. This would have a metal stripe as a normal cash card does, and every time it was punched into a machine to pay a bill, the right amount of money would be deducted. No form filling; no signatures; no handling cash.

It is easy to be confused by coins, as anyone who has been abroad and handled foreign currency understands. It is disconcerting not knowing instantly how many coins to hand over, or how much you should be getting in change.

And, to show just how financially aware the group is, the chairman, Gary, argued that people with a learning disability should be paid higher interest on their savings than anyone else. And why not?