

## Direct Payment Contributions Questionnaire

### 1. Do you believe this change will cause any issues or problems?

Comments
<p>We are not experts in this area and I apologise if any of the following points/questions have already been accounted for and arrangements made for support. In this respect we are responding as laymen but hope that our contribution is helpful. In the event that client contributions are not made, this change may cause problems with payment of wages to PAs etc. This could result in withdrawal of the service and/or overdrawn accounts and/or claims for illegal deduction of wages in tribunals should payments not be made on time. The billing and timings of payments will also be crucial to ensure that there are sufficient council and client contribution monies available in the accounts to pay the costs incurred.</p>
<p>Many individuals will become confused as to who they are supposed to be paying their contribution to, especially for those who currently pay by direct debit or have previously underpaid and need to repay to Trafford Council.</p>
<p>Under this proposal, the risk for underpayment of any client contribution transfers from the Council to the care provider. For providers and PAs this could mean taking into account the clients' financial status (perceived because not necessarily known) and not just looking at their care needs, when taking on a new support package, and potentially declining contracts where there is a financial risk.</p>
<p>In our experience, the SP's benefits for complex needs in a Supported living environment do not provide a surplus sufficient to meet the generic one size fits all charges imposed. If this is to be a success, the charge setting function should conduct a person centred assessment in all cases</p>
<p>It won't cause any particular personal difficulties, but I cannot imagine that the wide range of circumstances which current clients find themselves in won't create problems. Some of these will be minor and/or anomalous (see my responses Q7, Q8 &amp; Q9) and it would be helpful for some of these more generic difficulties to be modelled on a Q&amp;A basis and sent to current service users.</p>
<p>We do not pay client contribution but as a suitable person and main carer financial responsibilities need to be kept to a minimum, the care of the client is a priority.</p>
<p>We do not pay client contribution</p>
<p>Not really sure of the [meaning]of Gross and net</p>
<p>Speaking for myself, I find I am very busy having both parents now physically disabled, and both have dementia. My husband has cancer and I need to work and help with grandchildren. I can just about cope with my load, and having to learn a new system is just what I don't need. I don't think this is in my interests, but can appreciate it is in the council's interests.</p>

<p>Difficulties in finding someone to accompany me to the meeting. Only entitled to three hours care each week so can't ask carer because need to go shopping for food and collecting my medication etc. Can't drive myself - classed as disabled due to epilepsy and unsafe for me to travel unaccompanied due to seizures. Also, have problems with my memory due to medication, so info may be forgotten after a short while (depending on how my health is on the particular day of learning).</p>
<p>Speaking to my client group it appears that some do not have family support to help them process the payments and they struggle to understand the systems needed to complete transactions. Some clients already struggle with debt in their domestic lives and I am worried that they may incur further debt by not paying on time.</p>
<p>It might cause some problems for old people or learning disabled people with no family help as they may not understand the implications of what is involved.</p>
<p>At present our son is exempt from contributions so I cannot speak for other persons affected</p>
<p>If I am understanding this correctly you want our contributions paying weekly instead of monthly which seems more work on both sides.</p>
<p>I think this could lead to confusion for clients and lots of mistakes will be made .</p>
<p>This financial year (2015/16) our son's contribution increase by an additional 258%. No explanation has been given. Previous annual increases have been generally in line with inflation. Although we are questioning the increase, which we understandably consider to be a major error on Trafford's behalf, what assurance is there that Trafford won't unilaterally increase contributions. If this were to happen again, this would severely limit the funds available and thereby restrict the number of hours we could employ a PA until the matter was resolved.</p>
<p>Massive problems for users the stress it will cause will be terrible. Not a good idea.</p>
<p>Some clients do not use their budget in a regular pattern e.g. their package was designed to reflect varying changes in their needs at different times. Whilst their package can therefore be 'averaged' as a weekly number of hours it was in fact designed and is used according to their needs at different times. This will mean that some weeks they may not utilise all or any of the cost they have been assessed as needing to contribute themselves. Clients cannot be expected to pay for services that they have not received and receive overpaid monies back at some point later. There must therefore be some way of ensuring that clients NEVER pay more than services received. Some clients DLA varies constantly according to where they are resident although they have already been assessed by Trafford without reference to this. I have sent a copy of the sheet that the Dept. Work and Pensions require to be filled in to Trafford's assessment team who were completely unaware that this was the case. The DWP work out the number of nights the client stays in their official home residence and back pays their DLA accordingly. This means that these clients income varies constantly and their rate of contribution to Trafford will not be constant. I am awaiting feedback from Trafford on this issue.</p>
<p>If we receive less money, we will simply have to make up the shortfall.</p>

**2. Do you understand that this proposed change affects how you contribute to your Direct Payment and not a reduction in your care package, providing you pay your client contribution?**

Comments
No it appears for individuals who are unable to afford to contribute to their care it would either reduce the care package, leading to a potential breakdown in placement, or it would deprive them of their liberty to live a meaningful life. I caveat this as being the case for the challenging end of the spectrum. The fact these assessments are not person centred, goes against all the progress the industry has made over recent years.
This is not applicable to my circumstances at the present.
After explaining the proposed change to different groups they do not comprehend the new system and need carers to support them.
I understand this but as I said above, not all people will.
Yes just the payment system changes
I understand the changes, however the current care package does not require us to pay any client contribution.
yes this is my contribution to care instead of paying you back
I understand that distinction. It does not apply to my circumstances as my mother is a nil payer.
Yes but why pass the problem on to people who may never dealt with these issues there will be big problems.
It is the varying amount of client contribution that is the issue and how the council are going to guarantee that the client does not ever pay too much. Clients who look after their own budget or rely on support workers to do this for them may be vulnerable to a system that is anything less than watertight and cannot be expected to engage with any system that requires them to patrol their bills in order to avoid overpayment or a system that is going to create the need for additional monitoring and administrative work by themselves/their carers.
I was not aware that the service user [had to] make payments for made any contribution.
we have absolutely no need to move to net payments, unless you are suggesting that the current system of community charges are abolished more work involved to ensure the weekly transfer is made, therefore reducing the amount of involvement for the council when the annual change from the dwp is made we will be obligated to ensure the change is made
We will manage, but other families with little money might struggle to find the extra funds.

**3. Clients, or their suitable person, who are in receipt of a Direct Payment and employ personal assistants (PAs) have responsibilities and legal requirements as an employer. If the Council were to adopt this change, what steps could they make to ensure the customer, or their suitable person, is fully aware of the impact that not paying their weekly contribution on time could have?**

Comments
Clients need to be made fully aware of their responsibilities as employers, covering the whole range of issues from wages, to sick pay to non-discrimination.
A full information pack/letter. Information given to support organisations and managed account providers.
An explanation that not fulfilling their fiduciary duties has an impact on the service they provide because the PAs will not work for nothing if the funds run out, which in turn potentially puts the vulnerable person being cared for at risk.
This is not our area of expertise
Confused by 'Clients or their suitable person' and 'customer or their suitable person'
Send a calendar of when to pay.
Model the possible outcome/implications via email or post. Send frequent reminders. Provide a simple budgeting tool/app for clients to use.
One to one meetings with client and (in our case) suitable person to explain in full any changes to be implemented.
Each client and suitable person should be informed in writing of their responsibilities by the Council. Payments should be monitored to ensure they are being made. The consequences of <del>non-payment</del> <u>non-payment</u> should be fully spelled out.
Communication - verbal or written, spelling out the impact, step by step. Offer of workshop - give choices of dates and venues. Signed contact that it has been understood.
As my sister's appointee, I would make the payments by standing order as I do now

<p>The Council could make the details available in a written format and set up a short test for after reading to ensure the details have been fully understood, and perhaps a short test every six months for a few years afterwards to ensure details are being complied with.</p>
<p>I have passed this information onto one family who use a PA and explained the proposed changes.</p>
<p>In truth not sure as this particular situation does not apply for me.</p>
<p>I think that clients should have Standing Orders set up to pay the contributions and maybe make it 4 weekly rather than weekly to simplify the number of payments. Statements could be sent out to show payments made. There is perhaps a risk that people won't make their contributions and then there would not be enough money to settle the care bill.</p>
<p>The council must let the customers know that if they do not pay their contributions on time, they will be charged a high interest every week.</p>
<p>I think it is essential that carers understand the procedure as well as the service user to cover all eventualities</p>
<p>a simplified form of regular communication</p>
<p>I am finding this very confusing and do not think I will be the only one</p>
<p>yes that is fine</p>
<p>Appropriate client training, and cross checking (client/PA/Council) and audit to ensure all requirements are met</p>
<p>Assist clients in understanding their responsibilities as an employer in the first place, so that they understand the full impact on their service (e.g. seminars explaining it, online guide etc)</p>
<p>At the beginning, by telephone face to face spoken not written.</p>
<p>A sheet, a letter.</p>
<p>The Council should provide a comprehensive information advice and support service</p>
<p>They couldn't have care</p>
<p>regular checks needed by Council to ensure that the most vulnerable people are paying their contributions and give them support to do so.</p>
<p>make sure the payments are regular</p>
<p>Make sure that payments are put in on a regular date.</p>
<p>Prevent errors that disproportionately increase the personal contribution without warning. This could severely restrict the ability to pay personal assistants as the funds would not be available in the bank account.</p>
<p>None. This is a bad idea.</p>
<p>It would depend on what systems the council put in place to protect the clients as described above. The council will need to find a watertight method of recording what services/costs the client has used before deducting the clients contribution from their direct payments. The important factor [assuming that the client contribution assessment is accurate and reflects any changing income] is to ensure that clients NEVER overpay and are left in the situation of having to identify the situation and rectify it with the direct payments team. Unless the system is failsafe there is a far greater risk of clients/their carers/appointees failing to make the correct payment due to confusion or lack of clarity over whether they should/should not be paying that week.</p>

How would a commissioned based service work?? On several occasions in the last 12 months I have spent a huge amount of time trying to sort out incorrect bills for respite, transport etc. and each contact has been unable to clarify the overall situation. It would be difficult to visualise the council providing the necessary support when given the nature of several recent letters sent by various council departments directly to the clients that were inaccurate, stressful and carried threats. The tone and content of these has been raised with the senders who have described them as 'standard issue' whilst agreeing that they were entirely unsuitable and threatening. Any change would need to have the clients needs as the driving factor particularly as there does not always appear to be an understanding of the stress any changes cause and that not all clients have appointees willing or able to support them and who would then monitor any commissioned based service on behalf of the client? The lack of social worker support could be a problem and the governments new directive of 'client centred decision making' acknowledges the need for more client consultation therefore more man hours involved in any transition.

no personal [assistant]employed

Explain the consequences of non-contribution to the client beforehand.

The council would have to make it clear to clients that they have these responsibilities - list it out in letters or emails.

**4. Direct Payments give clients control over their care arrangements and support needs. Do you think the introduction of paying net the Direct Payment would impact on this level of control?**

**Comments**

Clients may become more financially focused on the cheapest support rather than the most appropriate in order to minimise how much they have to pay.

This is not our area of expertise

Makes fewer transactions, making the overall process easier.

Hopefully not

The client's care must be a priority and therefore the client and/or suitable person must have the Council's full support during any transition period.

I am rather confused by some of the above. As I understand it, my brother receives a gross Direct Payment every four weeks and the proposal is to pay the Direct Payment net i.e. the four weekly contribution that he currently pays will instead be deducted at source. I cannot see any problem with this - simpler for all.

It is an added complication, another one of the long list of things a carer has to attend to.

I am not sure I understand this question in it's entirety.

It may be beneficial if it reduces confusion and struggles.

Apologies - I am not sure the meaning of this question.

I don't understand what the difference will make

We have always paid on time so don't really know what you should do for non payers
No not at all
Yes, if it allows clients to clients to choose their own care providers more often as they have more control over where their money goes.
yes as we are happy with our old ways. Disrupts our system
Carers are not the same people each day they are different.
I don't think net payments would impact [the] level of control. I question how real this level of control is in the end, care receivers are in the hands of care givers. Who controls the quality of service.
I don't understand net
People may be a bit [apprehensive] that they don't have enough money to cover their care package especially people with a learning disability and may not access the services they need.
I do not think for me personally looking after my daughters payments this would make any difference.
Just so the council can save money employing staff to do this job you are passing this issue on to people who may not have a clue about tax and insurance issues and may get into big problems with the inland revenue.
No idea what this means! Why should they pay? What if they cannot pay? Who will decide the circumstances of non-payment? Is there an appeals system?
as above, more issues for the family support
don't understand, not at the meeting as the letter arrived to late
If the money is there, nothing changes for us - I don't know what unforeseen consequences there could be for others.

- 5. If the proposal was implemented and a client was not paying their client contribution, what support do you think the Council should have in place to ensure a smooth transition potentially from a Direct Payment to a Commissioned based service takes place?**

Comments
In some cases clients/other contributors will not have the money to be able to afford the contribution. In other circumstances it will be about organising and budgeting effectively. In other situations it may be that there has been a change in circumstances which has affected the clients ability to continue to make a contribution to Direct Payments from the Council. The Council should provide budgeting and debt advice and support in the first instance to try and keep the client on Direct Payments if at all possible. This support should also be offered to other people who may have committed to make contributions (family members etc). Changes in circumstances often result in blips in managing finances effectively. These can be overcome with some good debt and budgeting advice.

The council must remain responsible to ensure the support provider receives , the money due for their contracts.
Makes fewer transactions, making the overall process easier.
Hopefully, most clients will find compliance straight forward but for some a transition arrangement will probably be needed.
Under these circumstances we assume the Council will be the Commissioning authority and will have to buy in the necessary services for the client. The transition to a Commissioned based service should therefore be fully supported by the Council as it will have the responsibility to ensure that the client's needs are met. Where possible, the views of the client should retain their importance. The Council will need to retain in-house commissioning expertise. Note - we have ticked the 'Fully met' box above, but are not sure how the response options relate to the question.
Needs to be fully met, as it may otherwise cause unnecessary overdraft fees/costs which have a high percentage rate.
Some people will need to be reminded I would imagine and checked up on that the arrangements were in place properly. This would probably mean a council representative visiting the client or telephone checking with them. The support providers may end up short so the council would have to have some kind of fund in place to reimburse the provider if the client hadn't made enough contributions and then claim it back??
Fully met - with the proviso that suitable arrangements are made to recover the Councils 'bale-out' amount. Possible reassessment of client's financial situation and their ability to pay. Many people are simply not capable of managing their finances in a responsible manner.
1) Ensure regular conversations with clients to assess their situation and how well the system works for them. 2) have a warning system in place with at least 2 written warnings if a client cannot pay before taking them off direct payments altogether.
Make sure the person understands why they must pay. If there is difficulty paying help may be provided by accessing services i.e by telephone emails, letters etc
make sure they keep paying. Ask the question look deeper in to the situation. Possibly change to another care company.
Listen to why person isn't paying. Proper assessments of need. Choices at commercial based service
There needs to be a lot of support in the transition period and don't assume that the service user will automatically know how to transfer money. A lot of help will be required for those transferring to the pre-paid card.
I don't understand the choice which does not appear to relate to the question. The council should increase diligence and follow due process to avoid errors that could severely restrict the ability to employ PAs. If PAs hours are restricted, their services could be lost as they would seek alternative employment to make up their losses.
Some people might not be able to pay, and some may not have the necessary understanding - support would be required for such cases, over the phone or meeting them at home to discuss.



**6. The Council will continue to audit Direct Payments accounts and the weekly contribution. If the audit identifies that contributions are not being paid in to the account how can the Council engage with clients to address this issue?**

Comments
With offers of support while acknowledging that the client has obligations which need to be met.
Letters, meetings and information sheets warning them of the consequences
They should complete a person centred audit, to discover if the needs have changed and if they have sufficient money to meet the charges.
Ensure direct debits are in place before the change
By email/letter
In-advance deposit arrangement prior to starting the new system Deadline client contribution prior to weekly/monthly tranche payment Where clients repeatedly fail to meet contribution transfers revert to old system. Require more frequent audit of clients failing to meet process requirements
A person to person chat would be nice
Step 1 - timely reminder(s) Step 2 - face to face discussions to identify problems and resolve Step 3 - revert to gross payments and take appropriate recovery action Step 4 - revert to fully commissioned service. Client's should be encouraged to set up a standing order.
Visit. Step by step plan, including offer of practical help. Signed contract.
Contact the client and get to the bottom of why the contributions aren't being paid. If the client fails managing it by themselves, request a meeting with the client and their PA.
Face to face contact is necessary
They could e-mail or phone the client
Notifying by email or in writing with an escalation procedure if payments are still not being made.
By telephone or probably better face to face if the council thinks its necessary. Most honest people will be fine with the new arrangement I think but there will be those perhaps who don't have family support or a suitable person to help them that may find it difficult to understand.
This can be done via a letter or by email.
Face to face to ensure that the service user understands
Phone communication preferred
Surely this should be the decision of the Council

Letter would be fine
An immediate response from the Council (provided audits are carried out in real time) to prevent the situation getting worse. Phone calls/visits to clients will emphasise the importance of the situation. Of course if the Council were to manage the accounts directly, other than accounting errors there would be no problem.
a buffer should be in place depending on each client's situation to ensure that financial deficits do not occur.
They should stop payments immediately give the client sometime to help with contribution
Telephone, audit to come to your house, word of mouth.
Letter, email, meet, helpline, telephone call.
Council should contact clients as soon as possible to ensure the shortfall does not build to an unmanageable level. Clients may not be aware that there is a shortfall if they have a learning disability.
have more audits
via email
By contacting them and explaining the importance of paying.
I don't understand why you are asking this question. Early engagement and consultation are essential, together with prompt action being taken to avoid the problem getting worse.
More stress for disabled people.
Firstly the council will need to have in place a system to ensure that weekly payments were due, then that the full amount was due. It would then depend on whether the client has an appointee responsible for that role.
The council should first assess what if any contribution is to be made and should render their decision in sufficient time to allow for argument or appeal. The decision then has to be explained to the client in a format which the service user can understand. I make the payments for services on behalf of my service user and I do not understand what is being mooted here.
to meet and understand why
Contacting the client directly via email or letter to make them aware of the situation.
Council should contact by phone, letter or email and discuss.

- 7. The most efficient and effective way for a Direct Payment to be financially monitored is via a Pre-Paid card. The Council proposes that Pre-Paid cards should be compulsory if net payments are to be introduced as this will allow them to quickly identify where the client contributions are being paid. Do you see any issues with making Pre-Paid cards compulsory?**

**Comments**

I'm assuming that it will be a requirement that client contributions are also made onto the card and that the Council will then have access to the balance on the card and will also be able to monitor payments. Is this effectively a new bank account for the client to manage? Are all the usual banking facilities available with the card? I understand that this is necessary in order to ensure that the contributions are being made and that payments are being made. However, it should be made very clear that this monitoring will be occurring and the client must consent to the sharing of this data in an informed way.

Choice and control are crucial, and making anything compulsory will inherently take away choice, control and personalisation. This is the exact opposite to personalisation!

This has been tried and failed and been withdrawn in Cheshire East. How will Trafford's be any better?

This does not assure that the money reaches the provider of care.

Not having used the pre-paid card system I'm not sure how this will work in tandem with services, e.g. care support agencies, which will only accept electronic transfer via bank account. The agency which we use (I am power of attorney for the client user and make all the necessary payment arrangements) only accepts payment by this method.

We receive payments via Pre-Paid card system.

Not sure how this works, but my father refuses to change from his old style bank account with a bank book. This means he cannot access a lot of modern banking options. I don't know if a pre-paid card would work with this. He is probably not the only person with this mind set - it's generational, I think.

I think they sound a great idea. People who don't have anything to hide won't have a problem with these. And surely they'll save time for the Council in maintaining clients ability to manage themselves.

Not all people fully comprehend the use of a payment card and prefer to write cheques. Some people struggle to pay their invoices through the card system.

Some clients do not want pre-paid cards. They have bank accounts in place and do not want additional credit checking or additional security issues and personal intrusion to obtain a card

No problem for us at all but I cannot speak for other service users

If this means people have to pay in advance then this could cause financial problems for some and also a lot of confusion as the people who receive direct payments for example my special needs daughter would not understand this

No this is a [good] service

Fraud, error, inability of clients to deal with the pre-paid card system (the pre-paid card website is very poor)

There is a lot of potential for confusion in making pre-paid cards compulsory, [particularly] in older people or people with mental health issues as they are used to doing things in a certain way. Therefore prepaid cards could perhaps be compulsory for new clients, but still optional for existing clients and the transition could be much more gradual.

I currently am happy with the [current] way of payments as I will be confused with the card. It is easier to stay with the old system as to new.

Doesn't effect you because the account looks after finances for the day centre.
Shouldn't be compulsory not everyone [linked] to the web to make payments. Customer service telephone line is expensive 0.10p per minute. Some people don't want the extra work due to stress of looking after client.
[personally] I have avoided the pre-paid card because I don't like computers. Im afraid I'm a bit of a dinosaur and I'm happier with [pen] and paper which I don't find difficult to manage.
I like to send a cheque every month to Michael Russell company they pay you on my behalf.
I use a pre-paid card and have no problems but some people are reluctant to change and making it compulsory takes away an element of choice. Not all clients are computer literate and [although] it can be done by phone it is more difficult and there is a charge for this.
Some people are not computer savvy and a lot of carers are pensioners and find change hard.
I would have to give my daughter the card and she would lose it so I like the way it is for me not the card.
The prepaid card could lead to abuse by either client or carer .
In our case, our weekly costs vary from week to week. We do not understand how the pre-paid card will work for us. The council should provide worked examples of how the pre-paid card can be used. We currently pay our PAs by cheques and have a flexible arrangement whereby we use a number of agencies, subscriptions to drama groups and individuals. We also understand that the Direct Payments can be used to purchase items, e.g. computers and mobile phones. How will these be paid for using a pre-paid card?
This plan is open to abuse.
Because at this point in time the council have no way of correctly monitoring whether a clients payment is due fully/partially or not at all. The evidence of incorrect billing as quoted above would increase the risk of this. Clients must never be asked to make payments for services that weren't used.
I already make the payments with a prepaid card.
Easiest way to work is by cards - some people might need educating in this respect.

**8. If the Council were to introduce net Direct Payments would this discourage you from having your care delivered in this way?**

Comments
I would prefer to have choice and control over how my direct payment is managed and removing my choice and limiting the options open to me would discourage me from accessing services tied to such an archaic way of thinking.
It may reduce the package and impact on the existing care placement

Although I have responded to Q1 affirmatively, my response to Q7 should explain why we might be discouraged if the process only allows for a pre-paid card system? Perhaps I am misunderstanding how the pre-paid system works? Solution: explanatory (on-line?) leaflet outlining pre-paid card system to those who currently don't use it.
Already have [way] too much to do. I make one payment a month online at the moment. This is increasing my list of things to do. In the middle of this nightmare of having 2 severely disabled parents, husband with terminal cancer, work, grandchild [responsibilities], I would like to live a bit of my own life, and therefore am not very amenable to suggestions which are going to complicate things further,
It might deter some people as change is always an issue and so they may give up on a DP and ask the council to pay the provider direct
I am not fully understanding what difference the net payment means
N/A - this does not affect our care package
Depends if it changes the amount
possibly - extra [hassle] don't need
Does not apply to my [circumstances] but if it did I don't think it would discourage me.
Don't [understand] it
See all the above. This system appears to be solely to the advantage of Trafford Council. The Direct Payments system is not simple and significant effort to manage it is required by those receiving the payments. This appears to be another imposition putting greater demand and responsibility on the recipients.
Incorrect billing Increased checking and monitoring time Increased stress to support system and to client Increased risk of client overpaying

**9. Are there any other comments on the Direct Payment method changes that you would like to make?**

Comments
Just because something is easy for the council, it does not make it right or the easiest or best way for the person receiving care. Also, what would happen to those with a combined budget with a PHB?
One problem which we have encountered recently is that the care support agency we use invoices monthly and not weekly. Hence, whilst agency payments cover a calendar month the tranche reimbursements are currently on a 4 weekly basis. Because of this there has been a catch-up lag where the monthly payment to the agency has been more than the reimbursement. Consequently, there were two brief periods last year where there would be insufficient funds in the account to cover the agency payment. Hopefully this new system will resolve this anomaly? Unfortunately, I cannot attend the proposed conference on the 15th June. I am happy to discuss any of my responses above if necessary:.

The client is a lady of 98, the suitable person is a lady of 70, pensioners caring for a pensioner!! Where do we go if the pensioners caring for a pensioner are no longer able to provide care? We need all the help and support we can get and not just financial help, an occasional visit to review any change in our circumstances would be beneficial for all concerned. The personal touch would surely ensure fewer problems with the proposed changes, we are talking about people here not machines.

Under the new system clients should still receive clearly explained statements of how: - their gross direct payments have been calculated, and - how their weekly contribution has been calculated.

No, seems a more sensible way - never understood why payments not made net.

Already have way too much to do. I make one payment a month online at the moment. This is increasing my list of things to do. In the middle of this nightmare of having 2 severely disabled parents, husband with terminal cancer, work, grandchild responsibilities, I would like to live a bit of my own life, and therefore am not very amenable to suggestions which are going to complicate things further,

All for the pre-paid cards. Many thanks.

I think that it is a very sensible way forward.

It would probably be good for the council to illustrate how much money they can save by implementing the changes they want to make. Then if people can see in black and white how much would be saved, the clients might be more accepting of change. More money saved by the council means money available potentially to be used in other areas and hopefully to help more people I would want to be convinced that the savings were large enough to warrant change bearing in mind that there will still be costs for the council in implementing the new scheme and monitoring the changes

Nothing at this time.

I cannot personally see that it should make any difference to service users as long as they are fully informed and a flexible attitude to initial errors is made. I am unable to attend the meeting due to caring responsibilities. It would be impossible for me to find care at short notice or to bring my son along to the meeting as he would be confused and anxious.

I am sorry to say that i do not understand any of this. The only thing that i do no is that it use to be free for me to have a PA and now i have had to set up a direct debit to my payroll advisor for £10.00 per month to manage my PA payments as my brain doesn't function very well due to my illness

I think whatever changes you put forward have to be clarified as simply as possible and I think a lot of people will be finding this very daunting and worrying.

Sorry i dont understand any of this ,I've just had brain surgery also which is why i wont be attending work shop at the moment

Pre-paid is a good idea as long as explained in Urdu/Punjabi

Direct payments are fine - provided the client is capable of dealing with the system. Surely it would be much easier for any payment to be made directly by the Council; All information would be readily available to the auditors, any payment problems would be dealt with by the experienced Council employees, proper audit trails would be in place, potential for errors would (hopefully!) be minimised, fraud, or possibility of fraud could be minimised. K.I.S.S - Keep it simple stupid

Try to make information available in other languages ie Urdu Punjabi

I would like to see the Council encourage the provision of a better-quality, more professional care system, with higher status, qualifications, pay and security for the carers. It's in all our interests in the end.

I want to keep to the way I'm doing it now.

Why change?

I do not understand why different contributions are made towards direct payments. My daughter pays the full amount where the friend who is on the same amount DLA etc pays nothing my daughter does not have a lot of savings and is less than £1000

Due to Trafford (and other councils) withdrawing its support from a number of charities that provide essential services we are losing valuable resources. If this continues it is possible that charities will fold. What would Trafford do to compensate for such a major loss?

I just think its a very bad idea.

Apologies for not making the meeting at the town hall which I had hoped to attend. I would have much preferred to discuss the advantages and drawbacks in person as it would obviously allow a much speedier and more efficient resolution to any issues. Completion of a survey such as this gives the process a negative feel which may not be the reality once any issues have been solved. My main concern is the protection of clients against the possibility of overpaying, who would be expected to monitor this and the agreement that it would not be acceptable for clients to ever overpay and then claim back the overpayment. If there are any of the issues raised here that need clarifying I would be happy to discuss them.

I do not think that this method of payment would be introduced if were not to save money for the council. This money will be deducted from service users and be used to meet the government's demands for cuts in social services.

we have used for a long time and see absolutely no need to change, if implemented the only change would be more issues for the family or whoever manages the current system for that person