

# Surviving Tough Times



In this issue ...

- HELPFUL Money Savings Ideas
- NEW Online Employer's Guide
- FREE Aids and Equipment Service

**ruils**  
**FREE**  
guide to  
employing your  
own support  
worker.

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# Welcome

## Dear Reader,

So now we know. Those of us who must rely on benefits and social care support are likely to feel the impact of both government and local authority cost-cutting measures.

It seems that none will escape. Disabled and elderly people, carers, people who experience long-term physical or mental ill health and those seeking social care for the first time. All will feel the 'pinch' of both national and local cuts.

Richmond's 'raft' of money saving measures include: the removal of the maximum 'cap' on personal contributions, ending the provision of social care for people with 'moderate' needs and the closure of two day centres. In addition, previously protected, disability-related benefits will be considered when assessing an individual's ability to contribute towards their care and support and the London Council's Taxicard scheme will cost more and not go so far.

Nationally, all households will pay 20% Value Added Tax (VAT) from January 2011. However, this could have a disproportionate impact on disabled and elderly people who often spend more on such VAT related products as adapted or extra clothing and cleaning materials. At the same time, future cost of living adjustments to our welfare benefits will track the Consumer Price Index instead of the Retail Price Index – resulting in 1.5% less money, at the current rate.

Another national development – already worrying many of us – is the medical test for all new and existing Disability Living Allowance (DLA) claimants. It is predicted that this will save the

country £1.4bn, but we fear that the 20% target to reduce the number of beneficiaries could result in genuine applicants being denied a benefit that helps meet the extra cost of living with a disability. Added to this are the current low (savings) interest rates and hikes in fuel and household costs.

It is regrettable that the recession comes at a time when a progressive Social Services Department is working hard to reform social care. Called 'Personalisation – Putting People First', it promises greater individual choice and control over the way personal support is provided. Yet, although the 'personalisation' agenda did not cause the current funding pressures, the focus on saving money heightens concerns that the '(Personalisation) baby will get thrown out with the bath water'!

Some might argue that our aspirations to be treated as equal citizens means we should suffer the same pain of austerity as non-disabled people. However, this assumes we all share the same 'level playing field'. But it is clear that we do not. Elderly and disabled people encounter barriers to employment, housing, education, services and the environment. We also experience prejudices that are compounded by the media's depiction of us as 'fraudsters', 'scroungers' and 'cheats'. Furthermore, around a third of all disabled adults aged 25 to retirement, are already living in low-income households (1). Thus, any measures that further erode our financial security will subject us to a disproportionate level of pain.

It is at times like these that we could be forgiven for feeling we are not 'masters of our own destiny'. However, RUILS is a self-help group and readers can rest assured that we will support each other in these tough times.

To demonstrate this intent, our newsletter is packed full of money-saving ideas. Page 06 suggests smarter ways to shop whilst page 10 features a new

service providing free aids and equipment. We also publicise two new and 'ground-breaking' services. The first, helps recipients of Direct Payments to make their money go further (p.08) whilst the second offers an online 'tool-kit' to help them employ and manage their own paid support workers.

In this age of austerity, we still wish you a Happy

Christmas and repeat our assurance that we will do all we can to help you get through the tough times predicted for the New Year.

## The Editorial Team

(1) Source: DWP 'UK Households below average income' updated Aug 2010



### Info Box

A **Personal Budget(PB)** includes money that the Council sets aside to meet the social and personal care or support needs of a disabled or elderly person. Providing they are eligible, the recipient of a PB can then decide how that money is to be spent to meet their needs: either by themselves, through a third-party care provider or on services organised or provided by the Council.

A **Direct Payment (DP)** is one of the ways that people who are eligible for 'social care' support can get a Personal Budget to pay for their own help at home.

Direct Payments have, mostly, been used by disabled and elderly people to get domestic and personal support at home by employing their own support worker (often called a Personal Assistant). This arrangement is the best way of giving the person meaningful control, choice and flexibility.

# NEWS IN BRIEF

## Council consult on social services cut-backs

If you are in receipt of social services, then Richmond Council are inviting you to say how four of the key proposed changes to their services, will affect you.

The four main proposals are:

1. Removal of the weekly cap on an individual's maximum personal contribution - people, whose care and support needs cost more than £320 per week and who have levels of income or savings of £35,000 or more, will have to pay the full costs of their care package.
2. Disability related benefits are to be included when assessing an individual's ability to contribute towards the costs of their own care or support.
3. People assessed as having 'Moderate' social care needs will have council-funded support

removed and new applicants with moderate needs will be classed as in-eligible. This will mean the Council will only provide future Adult Social Care services to people with 'Substantial' and 'Critical' needs.

4. The closure of Tangley Hall and Twickenham Day Centres.

To complete the online questionnaire by 10th December – click on ([www.richmond.gov.uk](http://www.richmond.gov.uk)).

Alternatively, post your completed questionnaire to: Adult Social Care Consultation, c/o Beverley Edwards, 3rd Floor Civic Centre, 44 York Street, Twickenham, TW1 3BZ or Email: [Adultsocialcareconsultation@richmond.gov.uk](mailto:Adultsocialcareconsultation@richmond.gov.uk).

To learn more about these and other proposed cuts, visit [www.ruils.co.uk](http://www.ruils.co.uk).

## News in brief

### Changes to Taxicard

The London Councils have agreed the following cuts:

- \* Increasing the minimum customer contribution to from £1.50 to £2.50,
- \* Reduce the maximum subsidy by £1.00 per trip,
- \* End double swiping – previously used to allow a wheelchair user to increase their ‘range’ of journey to most of London.
- \* Trips limits to 104 per year in 2011/12 (one return journey a week)

### Interested in volunteering?

At RUILS, volunteers play a crucial role and we really appreciate and value your help and support in delivering our services. From helping in the office to becoming a buddy or peer supporter, a wide range of opportunities are available. To find a volunteering role that best fits your individual interests, call Caroline on 020 8831 6271 for an informal chat or email her at [carolinethorogood@ruils.co.uk](mailto:carolinethorogood@ruils.co.uk)

#### Ed. Notes:

As of 19/10/2010, volunteering in the UK doesn't affect your Disability Living Allowance or Attendance Allowance and shouldn't affect your rights to benefits in general, providing the only money you receive is to cover volunteering expenses.

### Workshops on how to ‘Pool’ your Direct Payments

The workshop, featured on page 08, will help participants to find creative ways of sharing their funds and resources. The event will be supported by the ‘Stepping On Out’ project (see Options Issue.10) and a parent, whose son has benefited from setting up the ‘Out and About’ friendship group.



The “Out-and-About’ group doing just that!

The workshop builds upon our recently published ‘Pooling Guide. To order ‘phone 020 8831 6083.

### Christmas closure

The Disability Action and Advice Centre will close at 1pm on 24th December 2010 (Christmas Eve) and open again on Tuesday 4th January 2011. However, the RUILS Helpline (020 8831 6083) will be open from Wednesday 29th to Friday 31st of December from 10am to 4pm.



#### Info Box

##### 'Personalisation'

As the name suggests ‘personalisation’ is concerned with providing support settings and services that are tailored to the individual - which means the service fits the individual and not the other way round. Personalised services give that person as much flexibility, choice and control over their support as they wish to have.

# FREE guide to becoming ‘the boss’.

Coming to a computer near you - a new, ground-breaking, pick-and-mix handbook for employers of their own support workers!

Becoming an employer of your own support worker can seem like a daunting step. At first, it seems as if there is a huge amount of information to digest and many legal duties to be met. But from December 2010 help is at hand! The new RUILS Recruitment Handbook is available online ([www.ruils.co.uk](http://www.ruils.co.uk)). It is free and will help make being your own boss as smooth and stress free as possible.

The easy to read format is packed full of ‘How To’ advice and has been written for individuals wanting to employ a personal assistant. It will help recipients of Direct Payments as well as individuals who are funding their care themselves but who want to enjoy the greater choice, flexibility, control and value for money that being an employer provides.

Developed in conjunction with Peninsula (a leading Employment Law service), the handbook contains all the information you need in one place, from deciding whether being an employer is for you, to managing your employee(s) and all the way through to bringing employment to an end.

## Why put it online?

Quite simply, to make it as easy as possible for you as an employer.

With the handbook available online it will allow you to:

- make the right choices,
- support you through the process of becoming an employer,
- access extremely valuable downloadable templates and examples to make the process ‘pain free and simple,

- access essential tools, tips and ideas in maintaining the employer role, and
- create a personalised Recruitment Handbook that contains all the information you require, whether it be some of it or all of it.

## What will it look like?

Of course, to ensure we cater to all our clients needs, the Recruitment Handbook will also be available in print and on request. However, we will be encouraging you to try the online version so you can take full advantage of the ‘downloadable’ templates.



A view of the online menu.

### Ed. Notes:

If you are currently looking to find a Personal Assistant don't forget to sign up to our paFinder service. Contact them on 020 8831 6084 or E-mail: [pafinder@ruils.co.uk](mailto:pafinder@ruils.co.uk) for further information and advice.

The free offer of a guide is for a limited period only.

# Making ends meet – how to survive tough times.

With money so tight it is only natural to worry about how you might cope. In the first of a two part series, we share some ideas to help you make ends meet.

## Keep on top of your money and bills.



Get into the habit of recording the money you have coming in and going out. Use this information to make a budget that avoids overspending or debt. If you can't see a way of increasing your income, or reducing your spending, now is the time to seek advice. (See p.10 ).

“ Annual income twenty pounds, annual expenditure nineteen nineteen and six pence - result happiness. Annual income twenty pounds, annual expenditure twenty pounds nought and six pence - result misery. ”

*David Copperfield, Charles Dickens*

## Smart shopping ideas

- Make the most of free calls at off-peak times. If your current landline phone provider isn't offering you free off-peak calls, switch to one that is.

Check that you are getting the best deal and all allowances from your fuel supplier. Try;

[www.energyhelpline.com](http://www.energyhelpline.com)

[www.moneysupermarket.com/utilities](http://www.moneysupermarket.com/utilities)

[www.uSwitch.com](http://www.uSwitch.com)

[www.consumerdirect.gov.uk/EnergySupplyandPost](http://www.consumerdirect.gov.uk/EnergySupplyandPost)  
or Tel: 0845 404 0506.

- Save on your fuel bills by:
  - Turning your heating down by one degree
  - Use energy efficient light bulbs
  - Switch lights off when leaving a room
  - Don't leave appliances on standby.
- Try to pay your bills on time to avoid late fee payments and interest rate hikes. Monthly Direct Debit payments typically offer the greatest savings.
- Try paying annual insurances in one lump sum rather than monthly instalments - insurance companies charge you more for paying monthly.

As a smart shopper you may also:

- Cut-out and use discount shopping coupons. If you're really keen you could swap coupons amongst your friends or family.
- Visit cut-price, pound saver or charity shops.
- Visit car boot sales to buy cheaper clothes (£1-£4); books and CDs (50p-£1); videos (five for £1); kitchen implements and tools (£1-£3). Never pay more than £5 for anything - and always haggle.
- Shop online, but check to see if the charge for the delivery is lower at certain times of the day.
- Switch to a cheaper supermarket in order to save cash – check out [www.mySupermarket.co.uk](http://www.mySupermarket.co.uk).
- Reduce the time shopping by making a list in advance, sticking to it and never go shopping feeling hungry!
- Compare items by their price per kilogram. This way you're not be fooled by any of the offers that the shop is trying to push, and won't end up with three things you don't want just because one of them was free.
- Try cheaper products that are not brand names.
- Look out for supermarkets discounting fresh produce at the end of the day. Find out where the discounted shelf is and what time they start to cut prices. If you are not put off by 'Best Before' dates, then put items in the freezer, remembering to follow the storage advice.
- Fruit and vegetables at market stalls and some ethnic food shops are often a lot cheaper than those in supermarkets.
- Buy ingredients instead of 'ready-made' meals.
- Shop seasonally. Foods are cheapest when they're in season.

**ed.**

This article should not be regarded as comprehensive information or sufficient for making decisions. Equally, you should take all necessary precautions and seek expert advice if your money-saving/making ideas: involves people you do not know, the signing of contracts or terms and conditions of use, or may have tax or benefit implications.



### Where to sell and buy things locally

- See the classified ads in your local paper for details of car boot sales.
- If selling online, list your items with a brief description, photos if you have them, their condition, state your asking price and delivery terms.
- Advertise a yard sale or list items wanted with how much you are prepared to pay for them. [www.sellthingslocally.com](http://www.sellthingslocally.com)
- The Richmond & Twickenham Times has a list of charity shops and organisations which take bric-a-brac. The page can be found at [www.richmondandtwickenhamtimes.co.uk/news/rttbulletin/445592.dont\\_throw\\_it\\_away](http://www.richmondandtwickenhamtimes.co.uk/news/rttbulletin/445592.dont_throw_it_away)
- The Richmond Furniture Scheme supplies second-hand furniture and household items at low cost to people who could not otherwise afford it. Contact 020 8755 4665 or visit [www.furniture.scheme.ukgateway.net](http://www.furniture.scheme.ukgateway.net).
- Re-cycled or re-use products  
People wishing to give something away and people hoping to get something for free can exchange their goods. You can get access to Richmond's and other local groups by going to [www.uk.freecycle.org](http://www.uk.freecycle.org).

# Pooling Direct Payments

## Make your budget go further



Come along to our Pooling Direct Payments sessions and find out about:

- What a Direct Payment is and how you can use it.
- What Pooling is.
- How to set up your own group.
- The different options available to you.
- Where to go to get support.
- Local groups who have successfully set up a Pool.

Everyone is welcome and we look forward to seeing you all there.

In partnership with



The Disability Action & Advice Centre,  
4 Waldegrave Rd Teddington TW11 8HT

13th December 1.30-4.30 pm

4th March 2011 1.30-4.30 pm

For more information and to book a place on one of these events contact RUILS on 02088316083 or email us at [info@ruils.co.uk](mailto:info@ruils.co.uk)

# Making your Personal Budget go further.

Personal Budgets are not immune from the current 'age of austerity' - here are some ideas of how to get more for less.

## Smart management of your Personal Budget

Your Personal Budget must only be used to secure the outcomes in your personal support plan. You need to follow the same rules of prudent spending as you apply to your household budgeting but with the extra proviso that you are accountable to the Council for any misuse or substantial over or under spend.

To avoid debt or unsuitable spending:

### 1) Get Direct Payments advice

If you are taking your Personal Budget as a Direct Payment, you can get help by contacting the RUILS' Helpline (020 8831 6083).

### 2) Check how your contributions are paid

If you pay a contribution towards the cost of your council-funded social care support, then the easiest and cheapest way to pay this is:

- To have a Direct Payment(DP) and credit your contribution into your DP bank account
- To pay for Council-arranged and managed services by Direct Debit or
- To pay online by Debit Card

The above methods do not incur any handling charges from the Council or your bank, however there is a handling fee of 1.8% for online and telephone credit card payments.

### 3) Employ your own staff

Employing your own support worker is usually cheaper than buying a similar amount of support from a commercial homecare agency.

If you use a payroll service to work out your staff's wages, cut costs by arranging monthly tax payments and four weekly pay slips.

### 4) Use a Debit Card

If you receive your Personal Budget as a Direct

Payment, get a debit card and use it for any authorised expenditure - this will show up on your bank statements and makes it easier to track your spending.

### 5) Internet Banking

Set up your Direct Payments account online – it's easy to manage and keep an eye on your spending.

### 6) Try Permitted Earnings

You can do some limited paid work while claiming Employment and Support Allowance (formerly Incapacity Benefit). There are rules about what work you can do and how many hours you can work. You may also have to pay Income Tax on your earnings. For information contact your local JobCentre Plus.

### 7) Make the most of what you have

- If you own your own home, give over the use of your flower borders or lawn to a friendly neighbour. They can grow vegetables in return for you sharing their produce. Click on the website [www.landshare.net](http://www.landshare.net) to find out more
- Providing you feel safe and have had independent advice (\*), take a lodger or rent out your spare room on a night-by-night basis by posting ads on sites such as [www.Gumtree.com](http://www.Gumtree.com). (\*) Contact the Council's private landlord helpline on 020 8891 1411
- Alternatively, try home-sharing. This is a service that exchanges the companionship and support of volunteers (homesharers) in return

for accommodation in the home of those needing support (householders). Click on: [www.vitalise.org.uk](http://www.vitalise.org.uk) or [www.care2stay.com](http://www.care2stay.com)

- Try renting your driveway or garage if there is a shortage of parking spaces in your area. There are internet sites (some involving a charge) such as [www.letmepark.com](http://www.letmepark.com), [www.parkonmydrive.com](http://www.parkonmydrive.com) and [www.yourparkingspace.com](http://www.yourparkingspace.com), that match drivers and spaces. Alternatively, put an ad in your local corner shop or newspaper.

## 8) Get your full entitlement

More than £7 billion in benefits, tax credits and grants is unclaimed every year. This is money to which people are entitled by law but for which they have not asked. Some of it may be yours!

To get a benefits check or advice on entitlement to money-saving concessions contact:

- Richmond AID – Disability Action & Advice Centre, 4 Waldegrave Road Teddington TW11 8HT. Tel: 020 8831 60800  
E-mail: [benefits@richmondaid.org.uk](mailto:benefits@richmondaid.org.uk).
- Age Concern - 301, 3rd Floor, Parkway House, Sheen Lane East Sheen, London.

SW14 8LS. Tel: 020 8878 3050.  
Email: [firstcontact@acrut.org.uk](mailto:firstcontact@acrut.org.uk)

- Citizens Advice Bureau – 61 Heath Road, Twickenham TW1 3AB, Tel: 0844 826 9700.  
[www.rcabs.org.uk](http://www.rcabs.org.uk)
- Financial Services Authority's website  
[www.moneymadeclear.fsa.gov.uk/healthcheck](http://www.moneymadeclear.fsa.gov.uk/healthcheck)
- 'Turn2us' helps web browsers to access the money available to them – through benefits, grants and other financial help. Free helpline Tel: 0808 802 2000 and website [www.turn2us.org.uk](http://www.turn2us.org.uk).



# Aids and equipment – for FREE!

Social services have introduced a new way of supplying items that may help you maintain your independence.

Are you finding it harder to do everyday tasks like washing, cooking or moving about? If so, then a specially designed aid or item of equipment may help. The choice of devices and what they do is huge. There are clever things to help you to sit up, put on your shoes and stockings, pour a kettle, cut up food, open a jar or grab an item that's out of reach. You could say that for every problem, someone will have made something to help you solve it.

So, if daily living tasks are now much harder, why not apply for a free, useful aid or device? There are four things to do:

- (1) Check your entitlement.
- (2) Get an assessment and a free 'prescription'.
- (3) Order and collect prescribed goods.
- (4) Fit and use.

## Check eligibility.

Contact the Council's 'Access Team' on 020 8891 7971.

A home visit by a community or health occupational therapist will confirm what aid or equipment may help. It's important to get this professional advice as using the wrong aid can be dangerous or make your problem worse.



### Useful Tip

Before your advisor writes your prescription it is important to tell them:

- if you will need the equipment to be delivered to your home,
- if you will need the equipment to be put together or fixed so that is safe to use.

You must make this clear so that the cost of delivery and fixing of the equipment is included in your 'prescription' - otherwise, these extra costs will be charged to you!

At the time of the advisor's visit, we would suggest that you also check:

- what you should do if the item doesn't work, needs regular maintenance or repair and,
- that you know which shops can exchange the prescription and supply the goods,
- that you know how and where you should dispose of the item should you no longer need it.

Someone else can collect the equipment on your behalf. However, before collection, check the item is in stock. Also remember, you have 28 days before the prescription runs out.

If you agree to use the equipment recommended by the advisor, they will give you a written prescription. You can then exchange this within 28 days of issue, at a local accredited supplier.

## Order and collect the equipment.

Once you have your prescription, you will need to choose a supplier from the Council's list of accredited shops. There are twelve shops in the borough of Richmond. They can be identified by the 'Trusted Provider' sign in the window;



All accredited suppliers displaying this sign have been selected by the Council because:

- They are able to provide the prescribed equipment,
- Their staff have been trained to demonstrate, advise and provide instructions on how to use the equipment,
- They will offer free advice and answer your questions.

Now take the prescription to the supplier of your

choice and exchange it for the equipment - there will be no charge. However, should the item be available in a style or colour that you prefer, but it is more expensive, then you can still use the prescription providing you pay the shop the extra amount for the more costly alternative.

Once you have been given the equipment, it is yours to keep.

So, that's the way to get an item provided free-of-charge by the Council. Remember, it is your entitlement and it may make a big difference to how you manage at home or how much you can get out and about.

### Ed. Notes:

(1) The website [www.livingmadeeasy.org.uk](http://www.livingmadeeasy.org.uk) offers independent information. It does not sell the items it features. Remember, before buying privately online, check first to see if you are eligible to receive the free service described here.

(2) Age Concern will fit grab rails. Tel: 020 8878 3050  
Email: [firstcontact@acrut.org.uk](mailto:firstcontact@acrut.org.uk)

**Richmond Users Independent Living Scheme (RUILS) is a charity and not-for-profit company limited by guarantee.**

**It is an independent, grassroots, self-help organisation that is user run and led by its peers – the people who use its services.**

**RUILS acts as the champion, representative and peer supporter of all disabled and older people who have social care needs.**

**It serves those who are in receipt of a Personal Budget or use Direct Payments, Personal Assistants or other means of support to achieve greater independence and well being.**

## Help us to help each other

As a self-help group of individuals who are receiving Direct Payments, we value your knowledge, skills and experience and invite you to share your know-how with others.

For further information about volunteering opportunities or the services and events mentioned here, please contact us at:

### **RICHMOND USERS INDEPENDENT LIVING SCHEME (RUILS)**

Disability Action and Advice Centre  
4 Waldegrave Road  
Teddington  
TW11 8HT

T: 020 8831 6083/4

E: [info@ruils.co.uk](mailto:info@ruils.co.uk)

[www.ruils.co.uk](http://www.ruils.co.uk)

Registered Charity No: 1127896

Company No: (England & Wales) 6682677

OPTIONS is produced with the support of:



**Tim Mott Associates**

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# ruils

If you would like a copy of this document in large print, Braille, on CD or as a summary in a community language, please contact RUILS. Tel; 0208 831 6083. Email: [info@ruils.co.uk](mailto:info@ruils.co.uk)

Aby uzyskać kopię niniejszego dokumentu w formacie dużą czcionką, Braille'm, na płycie CD lub w skróconej wersji polskiej, prosimy o kontakt z RUILS.

यदि आपको इस दस्तावेज़ की कॉपी बड़ी लिखाई, ब्रेल में, सी डी पर या हिन्दी में इस का सारांश चाहिए तो कृपया RUILS से संपर्क करें।

Nese keni nevoje qe kopjen e ketij dokumenti te keni me shkronja te medha, ne gjuhen e te verberve (Braille), ne CD ose si pembedhje ne gjuhen shqipe, ju lutemi kontaktoni RUILS.

如果你想得到這份文件的大字體印刷、盲人點字、光碟的版式，或有意索取中文的摘要版本，請跟RUILS聯絡。

إذا كنت ترغب بالحصول على نسخة من هذه الوثيقة مطبوعة باحرف كبيرة او بلغة برايل او على اسطوانة سي دي او ملخص باللغة العربية الرجاء الاتصال ببويلس RUILS .

