

Why is it important for people with LD to be involved in their benefits?

It helps people feel in charge of their own lives.

- They can make choices and be more independent.
- It feels good to understand what's going on.

Understanding things

- Know how much money they get.
- Learn how to spend and save money.
- Helps with budgeting for bills, shopping, and fun things.
- Helps people understand letters about their benefits.
- Know what to do if benefits stop or change.

Get the right help and support

- Make sure they get all the money they should.
- Check they are not being charged too much.
- Know when benefits change or stop, like at age 66.
- Some people need help to understand benefits.
- Carers and staff can support and explain things.
- It's important to have someone trusted to help.
- If a carer leaves, the person should still know what's going on.
- People know their own needs best.
- Being involved helps make sure support is right for them.
- Clear information about Awards and Contributions

Everyone is different

- Some people might not understand everything. That's okay - and people need support that is right for them.
- They can still be involved in a way that works for them.

How can we support people with learning disabilities to understand their benefits better?

Make information easy

- Use easy read letters with pictures and big writing.
- Give leaflets in libraries, supermarkets, and community centres.
- Use videos, explaining, and pictures to help.
- Break things into small chunks so it's easier to understand.
- Make one clear letter that explains everything.
- One booklet just for benefits

Help from real people

- Have drop-in sessions for people with learning disabilities.
- Have someone to talk to – a real person, not just online.
- Support at Citizens Advice, libraries, and community centres (Greenwood, Supermarket boards).
- Help with online forms, banking apps, and digital letters.
- Awards and contributions to help with money owing, and how costs are worked out.

Support for carers and workers

- Train support workers and carers to understand benefits and all the different support available
- Give carers help to understand money rules, care costs and letters.
- Carers should be listened to and have support networks.
- Teach carers how to speak on behalf of someone.
- Make sure support teams know about all the benefit agencies.
- Have special advisors who understand learning disabilities.
- Give training to people in housing, social care, and community support.

Learning about money

- Run fun workshops to learn about 'My Money', saving and spending.
- Teach people how to budget, save, and stay safe with money.
- Help with direct debits, bills, and broken appliances.
- Give advice on winter payments and benefit changes.

What is important for carers and people with learning disabilities?

Money and budgeting

- Budgeting support and help managing money.
- Make sure there is enough money for everyday things.
- Help to spend money safely so benefits don't stop.
- Know what you can and can't spend your care money on. with flexibility where possible.
- Support with planning how to spend money: emergency funds, essentials, and have a fun pot for holidays or treats.

Staying safe with money

- Watch out for scams and fake messages. (e.g. texts, bank statements).
- Safeguarding from financial abuse.
- Check bank statements for anything wrong.
- Keep money safe from fraud and financial abuse.
- Accessible and secure banking (e.g. Monzo, no overdrafts, fraud protection).

Getting help

- Know where to go for advice – like charities or Camden services.
- Have one place to go for help.
- Get letters in Easy Read, plain language, no jargon.
- Talk to someone face-to-face if needed.
- Don't be passed around to lots of people.
- Preparing for adulthood
- Money for respite

Housing and benefits

- Help with housing benefit when moving to supported living.
- Don't ask for the same information again and again

- Don't keep asking people to apply if they have lifelong conditions
- Alerts for rent arrears to prevent crises.
- Make sure benefits services understand people's needs.

Support for carers

- Carers not being paid or using their own benefits to support others.
- Recognition of carers' costs (e.g. travel, activities).
- Support for carers to make decisions for the person they care for.
- Understanding from DWP about barriers to work for carers and people with learning disabilities.

Clear communication

- Simpler forms and clearer processes (e.g. Awards and Contributions).
- Does a person get contributions back if a provider cancels support? Is the awards and contributions policy accessible?
- One clear letter explaining assessments and decisions.
- Talk to the person with learning disabilities, not just the carer.
- Better planning when families are appointees.
- Think about people's needs – like if someone is deaf.

Living a Good Life

- Help people become more independent over time.
- Support people to go to activities in groups to save money.
- Build skills so people can do things on their own in time
- Some things are free and fun, like coffee mornings.
- Help people find jobs and get into work.
- Make sure people can live well, not just survive.