

Plain facts

Money, rights and risks



Money is important for everyone. But people with learning difficulties have lots of money problems.



Val Williams and Jackie Rodgers went to talk to people about money. They also read lots of reports about money.



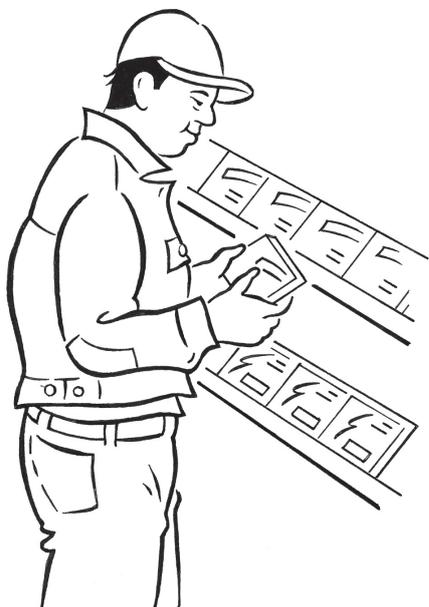
They talked to people with learning difficulties, parents and professionals.

People are not in control of their money

Many people with learning difficulties said that they did not know about their own money. Their carers or parents often sorted out their money for them.



People with learning difficulties sometimes just get pocket money. They often spend it on small things, like DVDs or sweets.



One person said that it was hard to go straight from pocket money to paying his bills in a flat.





Being poor

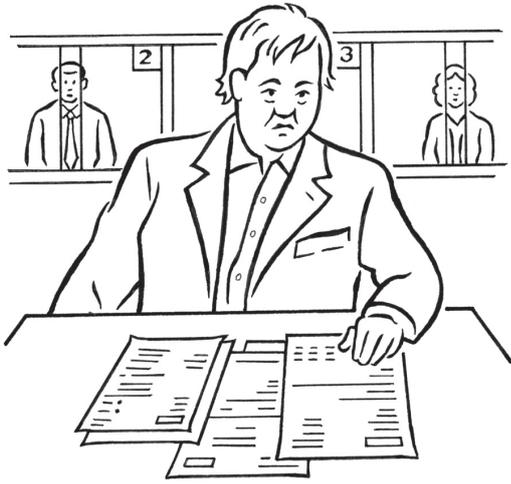
Lots of people with learning difficulties are poor. Only a few people earn money from jobs and it's expensive to pay for things like taxis.



People with learning difficulties were worried about taking paid work. They thought they would lose their benefits. Only 1 out of 10 people were in paid work. They often work part-time.

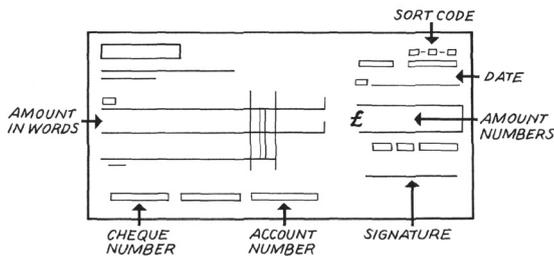


Families also said that they were poor. Parents of people with learning difficulties may not be able to get jobs and earn money. This makes it very hard for the whole family.

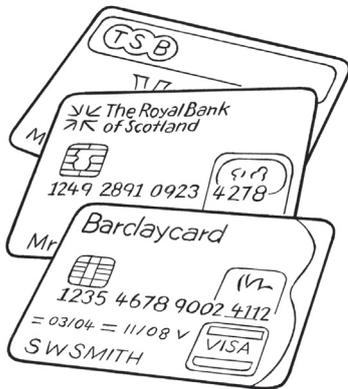


Banks

Half of the people in this study did not have a bank account.



Banks could get better at helping people understand about bank accounts.



Worries about money

People were worried about getting into debt. Debt is when you spend more than you have. People said that they sometimes got offers of credit cards. They did not know when to say 'no'.



There were lots of worries and stress about money. For instance, one person said her friend had taken money from her.



Learning about budgeting

Money can be a good thing too. People who live in their own place can spend money on shopping. They can learn about budgeting.

Budgeting is a way of making sure you have got money for the really important things in life like rent and food.



People said that their support workers helped them with money and budgeting.

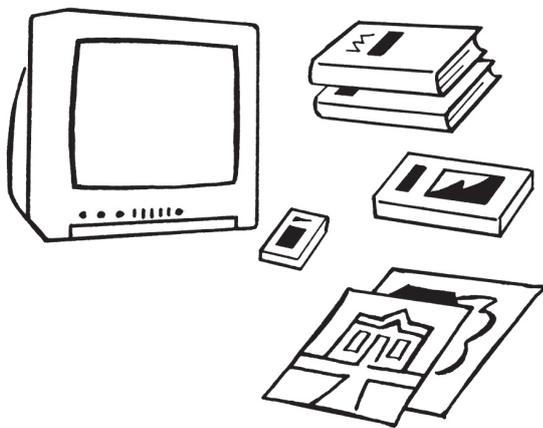


Places to go for help

Lots of people have problems with money. Sometimes people get help from a citizens' advice bureau (CAB). There are also advice centres. We talked to people who worked in places like these.



People have to learn how to make sure they only spend what they have got.



Advice centres could get better at helping people with learning difficulties. They need to have better information that is easy to understand.

Moving on



When you move to your own place, it is important to have a good plan for your money. You should also get good support. That way, you will be safe and you can enjoy being more independent.

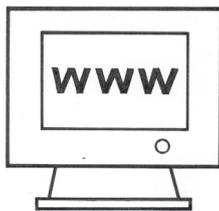
Things to do



Work out your own budget. Ask your carer or support worker to tell you how much money you get each week. Then start writing a list of things you need to spend money on. You should try not to spend more than you get.

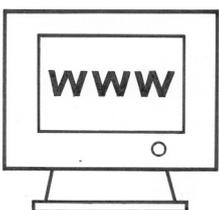
If you'd like to know more about work and benefits, then look at:

<http://www.mencap.org.uk/document.asp?id=267>



You will find an easy-picture guide to banking at:

<http://www.making-money-easier.info>



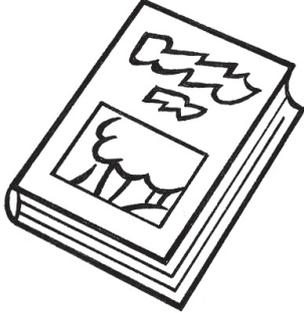
About the project



Staff at Norah Fry Research Centre did the research for **'Money, Rights and Risks'** between 2004 and 2006.



The research team talked to lots of people with learning difficulties and parents. They asked people how they felt about money, and what problems they had. Then they went to some places that help people with money. They asked them about working with people with learning difficulties.



You can get the full report of **'Money, Rights and Risks'** from Friends Provident Foundation, Pixham End, Dorking, Surrey, RH4 1QA or online at:



<http://www.friendsprovidentfoundation.org>

There is also a summary of the report. You need to click on 'reports'.

www.plain-facts.co.uk



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