

Under Threat Again

An article by Mo Stewart

As the research lead for the [Preventable Harm Project](#), medically retired healthcare professional and disabled campaigner Mo Stewart identifies the same intimidation of disabled people when being assessed for financial support to fund home care by the local authority as applied by the DWP (Department for Work and Pensions) to limit access to disability benefit.

The latest assault on the independence of the disabled community is by county councils. There are few things more daunting for chronically ill and disabled people than the constant thinly veiled threat that vital financial support can be removed at the whim of funding authorities, whose perceived authority totally disregards all previous precedence set for the greater good.

As a profoundly disabled veteran with a permanent 80% disability, I benefit from living in Cambridgeshire County Council (CCC) who fund the home care needs of their medically retired military residents. Until recently, I had always been well supported by the CCC and, whilst the annual financial assessment is necessary for administration purposes, all that was deemed necessary in the past was confirmation of the military medical pension, plus my award for PIP (Personal Independence Payment), for my home care support to continue with my care package fully funded by CCC.

Times change as do CCC staff, who have now adopted a much more intimidating stance, and provide very similar communications as compared with past contact with the DWP. This year's annual financial review for my home care required access to my bank statements. I challenged this requirement as my income sources hadn't changed, but the official was quite insistent.

Having provided the bank statement, the next contact email was an unwelcome surprise. Thinly veiled intimidation was now requesting access to another account as it had been 'noticed' from my bank statement that I regularly funded cash payments to and received cash payments from another account. So, the official wanted an explanation and again required access to a bank statement if this cash income was from another personal account. I strongly objected, demonstrating that this 'cash movement' was clearly from the same income, which fell on deaf and very suspicious ears as the CCC insisted on having access to the statement from my second account.

The only thing that had changed in my personal circumstances was the rising costs of home maintenance and the need to ensure that I could fund them. Hence, I had opened a second account and transferred a small amount of cash every month from my pension to guarantee that I could fund any future maintenance costs, with money transferred back to my current account as and when necessary to fund local tradesmen.

Independent Living

This system had worked well in the recent past. Over several months of savings, funding for an expensive replacement of a rusty and dangerous drain cover, together with a significant payment for the costs of repairs to the conservatory were transferred to my main current account and withdrawn in cash when needed.

Suddenly, this activity was under suspicion by CCC. My growing concerns regarding email content were disregarded, and all this was happening at a time when I'd just employed a new care worker whose income is totally dependent upon my financial support continuing as a War Pension cannot fund the costs of home care, and I can't function without home care.

At the identified risk of my home care funding no longer being guaranteed, I contacted senior members of the CCC funding team. Whilst always polite, they failed to comprehend the anxiety their suspicions had created as they had just confirmed (after my complaint) that funding for my home care would continue. They did apologise for any distress they had caused but still failed to comprehend the implications of their communications, which had negatively impacted on my wellbeing.

I explained in detail and advised that I would not tolerate this unacceptable experience again. Furthermore, since my income will always be government funded, I did not intend to supply my bank statements again as my expenditure is not the concern of CCC. The response claimed that their investigation of my bank accounts was to guarantee that my savings didn't exceed the £14,250 maximum permitted before care costs are imposed.

Our final exchange of emails advised that lone disabled older veterans are very unlikely to ever have savings that meet the maximum permitted and, that being the case, CCC have confirmed that they will not require access to my bank statements in the future.

All this could have been avoided had the CCC simply inquired as to the purpose of the second account which had not been in place for previous financial assessments. If I'd been given the opportunity to explain the need for the second account prior to their suspicions being raised and, assuming I would be given the benefit of the doubt, this distressing experience could have been avoided. Time will tell if CCC have benefitted from this experience as I am unwilling to tolerate again this unacceptable presumption of '*guilty until proven innocent*' stance, which is the same DWP culture that seems to have been adopted by the CCC and is unacceptable. Meanwhile, I'll keep saving towards the quoted £840 costs for roof repairs and the £450 needed to replace another drain cover. ...

For the next CCC annual financial assessment I shall happily confirm my government funded income, and the value of the content of the second account, and nothing else.

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