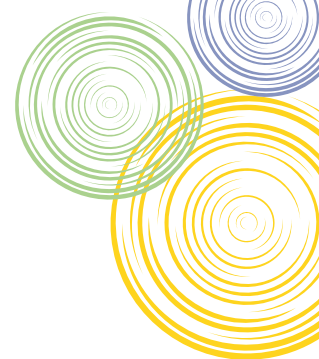


POOLED BUDGETS TOOLKIT

A guide to helping people maximise their Self-Directed
Support budget through pooling budgets

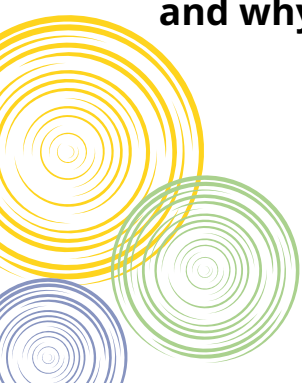


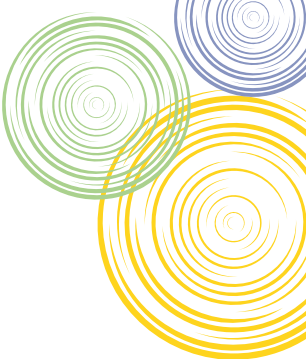
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Choice. Control. Community. Change.




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Introduction

Pooling budgets is one of the most flexible and creative parts of Self-Directed Support. When it works well, it can help people do the things they love, build relationships, share support and use their resources in ways that feel natural and meaningful. But pooling also involves careful thinking, good conversations, and clear agreements, and that's exactly what this toolkit is here to support.

This toolkit has been created to help supported people, families, practitioners, and local authorities explore pooled budgets safely, confidently, and collaboratively. It brings together learning from practice, lived experience, and research carried out by In Control Scotland in 2024 in to how pooled budgets work in real life, the benefits people experience, and the challenges that need to be planned for. The research involved supported people, families, Personal Assistants and local authority staff, and forms an important evidence base for the tools and guidance in this document.

You do not need to read the whole toolkit at once. Use it like a menu - dip into the parts that are most useful for you right now.

What this toolkit helps you do

- ✓ Understand what pooled budgets are - and what they are not
- ✓ Explore when pooling might be helpful, and when it might not
- ✓ Have the right conversations at the right time
- ✓ Keep choice, control and personal outcomes at the centre
- ✓ Identify risks, challenges and ways to avoid and resolve them
- ✓ Build agreements that are fair, transparent and easy to review
- ✓ Use person-centred planning tools to shape shared and individual support
- ✓ Make sure any pooled arrangement meets the SDS principles and legal duties in Scotland.

Each section contains prompts, checklists, conversation starters, and practical exercises designed to support real decision making. Each section of this toolkit explains the who, what, why and how of pooled budgets for supported people and their families as well as professionals working in the social care sector and other related sectors



Who this toolkit is for

This toolkit has been designed with three groups in mind:

1. Supported people & families

To help you think about whether pooling is right for you, what it could make possible, and what you need to feel confident.

2. Practitioners

To support good conversations, balanced decisions, and a clear understanding of the responsibilities involved.

3. Local authorities & organisations

To help shape systems, finance processes, agreements and reviews that make pooling straightforward and safe.



How to use this toolkit

You can use the toolkit in different ways depending on your role and situation.

If you're thinking about pooling a budget for the first time, consider:

- *What a pooled budget is*
- *What a pooled budget isn't*
- *How pooled budgets can be used then try the checklists and reflection questions*

If you're supporting someone to explore pooling, use:

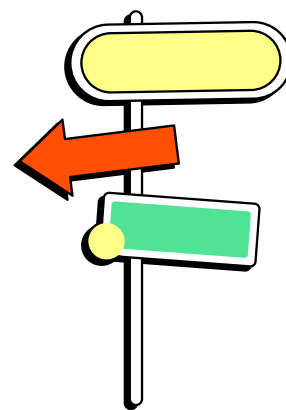
- *Questions to ask when considering pooling*
- *Conversations prompts for practitioners*
- *Outcomes vs Outputs*

If you're building or testing a pooled budget agreement, go to:

- *Benefits and challenges*
- *Challenge → Solution prompts*
- *Support planning & toolkit section*
- *Backup planning*
- *Managing the budget*

If you're reviewing an existing arrangement, use:

- *Review prompts*
- *What's working/ what's not working?*
- *Circle of support*
- *Perfect week tool*



Core principles to return to throughout this toolkit

Pooling budgets is not just about sharing support, it is about building relationships, sharing community, increasing choice and enabling people to live the life they want in the way that makes most sense to them. Below sets out the core principles of the toolkit. It is likely that you will refer back to these on more than one occasion whilst working your way through the toolkit

This toolkit is here to:

- Support people to understand what's possible
- help people explore it safely
- put supported people's voices at the centre
- support local authorities and practitioners to work confidently and creatively
- offer a clear path from "this might be a good idea" to "this is working well for everyone"

Use it however is most helpful for you - one page at a time, or all at once - and adapt it to fit your local context.



What matters most when pooling budgets

1. Pooling must always be voluntary

Pooling only works when everyone actively chooses it.

2. Outcomes come first

Pooling should help each person get closer to the life they want, not push people into activities that don't matter to them.

3. No-one should lose support

Pooling is never about replacing individual support or reducing someone's budget.

4. It must be mutually beneficial

The supported people involved in a pooled budget agreement should find it mutually beneficial ensuring they all get something out of it, meaning the pooled arrangement supports them to achieve their outcomes.

5. Plans must be reviewed regularly

Life changes, so people's support should change with it.



Pooled Budgets in Self-Directed Support

What is a pooled budget?

Where two or more people combine part or all of their budgets to share or jointly purchase supports. It requires deep collaboration to be effective: collaboration with supported people to empower flexible use of budgets through good support planning, but also at a strategic level, to explore opportunities for innovative commissioning strategies that meet the needs of communities. The integration of health and social care create an ideal environment for the development of choice and control for people with joint health and social care needs.

What a pooled budget isn't?

A pooled budget isn't a way of cutting a persons or peoples support. Please refer back to page 5 of this toolkit as this outlines the core principles of pooling budgets.

Pooled budgets are not a way of disabled people going back to group living settings. Self-Directed Support has its foundations in independent living and ensuring that social care empowers disabled people and their families to have choice and control by directing their own support.

Pooled budgets must never be used on the **assumption** that people with the same disability want the same things or should take part in the same activities. Shared support should be based on **genuine, individual preferences**, not diagnoses or situations. For example, it would be inappropriate to assume that two people with autism would enjoy trainspotting together simply because they share the same diagnosis. What matters is what each person actually wants, enjoys, and chooses, not what others assume they should want.

Pooled budgets are not a way for Personal Assistants (PA) to be **paid twice**. If/when a Personal Assistant is supporting two or more supported people at the same time they should only be paid once. Therefore, this needs to be made explicit at the beginning of any pooled budget arrangement to help manage the expectation of all involved but also to help ensure that the pooled budget agreement is beneficial for all parties and to ensure as much as possible, that, **everyone is getting the same out of the agreement**. For this purpose, it needs to be made clear from the offset who the PA is employed by so that line management is clear.

A pooled budget is not a way of **one person benefiting** from someone else's support, or a way of **one person losing support** so that another person can be supported. Supported people who are agreeing to enter into a pooled budget agreement should have individual budgets agreed that meet their individual outcomes. A pooled budget agreement should be mutually beneficial and be in agreement that suits all parties involved.

How can a pooled budget be utilised?

Pooled budgets can be used when two or more people choose to combine part or all of their SDS budgets in a way that still meets the individual outcomes identified in their needs assessments. Pooling should create more flexibility, more choice, or better use of resources, never less.

Here are some examples of when pooling might work well:

- **Shared interests or hobbies**

When people enjoy the same activities - such as swimming, the gym, art classes, or cinema trips - they may choose to pool resources to share support for these activities.

- **Living in the same household**

People who live together may pool their budgets at specific times, such as mealtimes. For example, a parent and an adult child who each receive SDS could choose to share one PA during meal preparation instead of having separate PAs carrying out the same tasks in the same space.

- **Sharing a live in PA**

A parent and adult child with separate SDS budgets may pool them to employ a live in PA, ensuring continuity of support for both the supported person and their unpaid carer.

- **Going on a short break together**

People who want to take a holiday or short break can pool budgets to share support while away.

By reducing the number of PAs required for the trip, individuals may free up budget to:

- take additional short breaks, or
- pursue other outcomes that are important to them.

It is important to note that examples given above were taken from the findings in the research that In Control Scotland published in 2024 around the pooling of SDS budgets. What matters most is that pooling budgets helps each person achieve the outcomes that matter to them.



Questions to ask when considering if a pooled budget is the best arrangement for two or more people who direct their own support

It is crucial that professionals including social work practitioners ask the right questions and consider all the circumstances to ensure that a pooled budget agreement is the right one for all parties considering entering into it.

Some questions to ask and things to consider are below:

- Do the people that are considering entering into this agreement know each other, have the same interests, already have an organic friendship or could this genuinely develop over time and through the agreement?
- Does everyone involved know what a pooled budget agreement means and has this been explained in detail if not how did they access the right information and the right support to make an informed decision before entering into a pooled budget agreement?
- Who will be the employer, and do they have the right support to fulfil this role? If not how do they access it? Will the employer change at certain times? E.g. will the supported people agree that they will alternate who the employer is within the agreement?
- Are the supported people and/or their families entering into the pooled budget agreement for the right reasons?
- How often will this arrangement be reviewed? E.g. after the first three months, then every six months or annually thereafter?
- Does the PA who'll be supporting within the pooled budget arrangement understand what is expected of them and how it will work from their perspective?
- Is the right information within the local authority's Direct Payment agreement or do they need a separate pooled budget agreement?

- Do finance departments within local authorities have the right mechanisms in place to support pooled budget agreements? If not, what mechanisms are required?
- What happens if the pooled budget arrangement breaks down? What mechanisms are/will be in place to support all parties involved?
- Do PA employers have the right insurances in place for a pooled budget agreement or does anything need to change?

✓ **Conversation Starters: Exploring Fit**

Here are some ideas for questions you might wish to explore:

- “Tell me about times you’ve shared support before — what worked, what didn’t?”
- “What would a successful pooled arrangement look like for each of you?”
- “Where might tensions arise? How could we avoid or manage them?”



✓ Let's pause and reflect

Now that you've had some time to think about pooling budgets, here are some reflective questions for you to consider:

✓ Supported People Check-In

- What parts of my life do I enjoy doing with others?
- What would I not want to share?
- What would help me feel confident about trying shared support?

✓ Practitioner Check-In

- Am I explaining pooling in a way that focuses on outcomes, not savings?
- Have I made it clear that pooling is voluntary?
- Have I explored what each person wants, rather than assuming overlap?

✓ Decision-Making Checklist (for all parties)

Before agreeing to pool, ensure:

✓	We have talked about what we want to do together
✓	Each of us understands what a pooled budget means
✓	We know who will be the employer (or how to decide)
✓	We understand the PA's role and expectations
✓	We've agreed how we'll make decisions
✓	We've discussed what happens if someone stops wanting to pool
✓	We know how often this arrangement will be reviewed
✓	Finance systems and Direct Payment agreements allow for this

Benefits and challenges of pooling budgets in Self-Directed Support and Tips on overcoming the challenges

Benefits

There are several benefits for supported people who direct their own support if they decide to pool their budgets. The benefits include:

- **Building relationships/friendships**

These can be new or existing relationships/friendships. Through pooling budgets these can be built through common interests and just being able to spend time with people who have similar goals/outcomes that they want to achieve.

As a result of pooling budgets and building those relationships/friendships it may be that over time the supported people build more natural support. This may mean that they could participate in activities they enjoy without paid support.

However, at this point they should feel that they can work collaboratively with their social worker to review how they use their SDS budget to help them achieve another goal that they have identified.

- **Making the best of resources**

There is a cost-effective benefit to two or more supported people pooling their SDS budget. The social work landscape at present is currently a very uncertain and unpredictable one. Therefore, pooling budgets is a way of accessing support that has the potential to benefit all parties involved. This is because whilst pooling budgets has a cost effective element, it also ensures that the supported people involved in the arrangement still gets the right support to achieve their outcomes. They just access it and purchase their support slightly differently. However, this may not be the most appropriate focus to take when entering into a conversation with two or more individuals/families about the possibility of pooling their budgets and how this may look for them.

- **Sustainable PA contracts**

In terms of PAs, pooled budgets agreements are beneficial because it means that potentially, although they are supporting more than one person at once that there is the potential to give them more hours through a pooled budget arrangement. An example of this would be if they took two supported people to the gym on a Monday night, the same supported people might be able to give them more hours later in the week to enable them to go to the gym a second time with the same P.A. This in turn means that for a P.A they might have closer to full time hours as opposed to part time.

- **Relationship building between unpaid carers**

Although pooled budgets offer the potential to grow new and established friendships, for the supported people, there is also capacity to build these relationships more indirectly for the unpaid carer.

This is as a result of families being able to support a pooled budget agreement whether this is to help manage this agreement or just for some peer support.

- **Insurance**

In relation to the insurance required for a pooled budget agreement, it is potentially beneficial because there does not necessarily need to be a change to the individuals insurance policies depending on what is in place within their existing insurance agreements.

For example, a full new policy might need to be put in place for the people involved in the agreement if they looking to pool their whole budget. If this is not the case then the existing insurance policies that the supported people have in place will be sufficient in terms of insurance.



✓ Red Flags Checklist

It's crucial to continuously reflect on whether or not pooling budgets is the right option for everyone involved.

If any of the following apply, return to the core principles on page 5 before proceeding:

- Motivations are purely financial
- People do not know each other at all and have no shared interests
- One person is reluctant, unsure, or feels pressured
- Support needs or outcomes are significantly misaligned
- The shared activity would reduce someone's independence

If any of these apply then it's important that you **stop** and re-evaluate plans to pool budgets. Reflecting back to the core principles of pooling budgets in page 5 of this toolkit it's crucial when re-evaluating a pooled budget agreement.

Remember, there are many ways that people can use their SDS budgets flexibly and creatively, and for pooled budgets to work well it must be the right choice, at the right time, with the right people.



✓ Let's pause and reflect

Take a moment to think about what benefits you think a pooled budget arrangement might have for people. Refer back to the Decision Making checklist on page 14 in this toolkit to further support reflections.

✓ Supported People Check-In

Which benefits matter most to me? (tick any)

- Friendship and connection
- More flexibility
- Sharing support feels safer or more enjoyable
- Better use of my budget
- More opportunities
- Building natural supports

✓ Practitioner Check-In

- "What does 'beneficial to everyone' look like in this situation?"
- "Is anyone giving up something important in order to pool?"
- "Does pooling add flexibility — or reduce it?"

Challenges

Pooling budgets is still a relatively new approach for many local authorities, supported people, and families, so it can be difficult to anticipate every challenge that might arise. However, our research identified several common challenges.

- **Financial processing**

Finance teams are often where challenges arise when new approaches to SDS are introduced. This is usually because finance teams already have established systems for managing financial records.

In many cases, these systems are not inherently flawed. The difficulty is more often a reluctance to test or adapt existing processes.

- **Employment responsibilities**

A recurring challenge is deciding who should act as the employer when supported people or families enter pooled budget arrangements. This can be complex, particularly where responsibilities are shared.

One suggestion has been to involve an intermediary organisation to manage pooled budgets and employer responsibilities. However, previous research indicates that organisations would be reluctant to take on this role due to the associated legal, financial and safeguarding responsibilities.

- **Equity and fairness**

Ensuring that the supported people are getting what they expected from the pooled budget agreement and monitoring this.

✓ **Challenge → Solutions**

When exploring pooled budget arrangements, use this simple tool to map out potential challenges that might arise.

Challenge We Anticipate	Why It Matters	What We Could Try

✓ Let's pause and reflect

When it comes to exploring challenges, you may wish to pause to reflect, referring back to page 15 of this toolkit. You can also try the prompts below:

✓ Supported Person Check-In

- What support would help me feel more confident with this challenge?
- Who in my life could help us make this work?

✓ Practitioner Check-In

- Is this challenge about systems or people's needs?
- What flexibility do we actually have?
- Who else needs to be involved to solve this challenge?

Personal Outcomes and Pooled Budgets

People are experts in their own life; they are best placed to tell you what is important to them and what gives them a sense of well-being. However, when a person receives support, they might need help to do this. People who need care and support want to do the things that matter most to them in their own way, this is what we call a personal outcome.



Personal outcomes ensure support is meaningful and person-centred and are the real-life changes or goals that matter to the person, not just services delivered.

What is a person-centred approach and why is it important to adopt this approach when pooling budget

A person-centred approach shifts away from “time and task” services toward outcomes-based approaches, meaning the focus is on what matters most to the person. The core principles outlined on page 7 of this toolkit are key in ensuring what matters to the supported people in a pooled budget agreement is at the heart of the agreement at all times. Below are 5 reasons why adopting this type of approach matters.

- **Choice and Control**

Pooling budgets must always be voluntary and directed by the people involved. Statutory guidance in Scotland explicitly states that pooling should be the choice of supported persons and carers, not imposed by services

- **Focus on Outcomes**

A person-centred approach shifts planning away from “time and task” models toward outcomes that matter to individuals - whether that’s independence, community participation, or wellbeing.

- **Equality and Inclusion**

It ensures that everyone’s voice is heard in the planning process, preventing stronger personalities or service providers from dominating decisions.

✓ **Conversation Starter: Outcomes**

“Thinking about your outcomes, how could pooling help you move closer to the life you want?”



Outcomes vs Outputs

Outcomes are the changes, benefits, or impacts that result from the outputs. In nature outcomes are often qualitative, longer-term, and focused on the difference made in people's lives. In comparison outputs refers to the direct tangible results from an activity, for example a product or service being delivered.

In social care, outcomes are sometimes confused with outputs. An output is the activity itself, while an outcome is the difference that activity makes in a person's life. For example, "accessing respite" is not an outcome. The real outcome is the impact of the respite - such as the supported person building relationships outside the family home, or the unpaid carer getting a meaningful break that helps them continue in their caring role.

✓ **Practitioner Check-In**

- Are we confusing activities with outcomes?
- Is pooling helping everyone move toward their personal outcomes?

✓ Conversation Starters: Outcomes

- “What would be different in your life if this went well?”
- “What outcome are you hoping this activity will help you achieve?”
- “Is this something you want to do with someone else, or would you prefer to do it alone?”



✓ Mini Exercise: Rewrite an Output as an Outcome

Try reframing an output into an outcome for yourself.

Here's an example:

Output: “I go to a group every Wednesday.”

Outcome: “I feel confident meeting new people and reconnecting with friends.”

Think of something that could be achieved through pooling budgets and ask:

- “What is the difference this activity makes for you?”
- “What tells you this is helping?”
- “What would success look like?”

Try this with your own examples. How confident do you feel about setting outcomes?

Using Personal Outcomes to Decide Whether Pooling is Right

A person-centred approach helps ensure that any decision to pool budgets is grounded in what matters most to each individual.

Instead of focusing on the activity itself, start with the outcomes:

- Are there outcomes that two or more people share? (e.g., wanting to build friendships, get fitter, be part of the community)
- Would pooling make it easier for each person to achieve their outcomes? (not just one person)
- Does pooling add flexibility or choice? (rather than limiting it)
- Where do people's outcomes differ? These differences matter and should shape when support is shared, and when it isn't.
- Could pooling create barriers to anyone's outcomes? If so, it shouldn't be used.

Why this matters

Using outcomes to guide decisions ensures that pooled budgets:

- start with the person
- protect individual choice
- avoid assumptions based on diagnosis or convenience
- keep the purpose of SDS at the centre: people living the life they choose

✓ Let's pause and reflect

Now you've had some time to think about outcomes, let's pause and check in:

✓ Supported People Check-In

- What are the outcomes that matter most to me?
- Which of these could I work on with someone else?
- Which outcomes are personal and need individual support?
- Would sharing support help me move closer to the life I want, or pull me away from it?

✓ Practitioner Check-In

- Am I focusing on what matters to each person, or on what is convenient for services?
- Have we explored whether outcomes genuinely overlap, rather than assuming they do?
- Are there risks that one person's outcomes could dominate the plan?
- What alternative supports could meet outcomes if pooling isn't right

Examples of Person-Centred Outcomes:

Outcomes can be divided into multiple categories.
See examples below:

Independence & Daily Living

- Being able to cook meals independently
- Keeping the home clean and safe
- Managing money and bills with confidence
- Using public transport without assistance

Community & Social Life

- Reconnecting with old friends
- Joining a local club or group
- Volunteering in the community
- Attending cultural or religious events

Relationships & Family

- Spending quality time with children or grandchildren
- Strengthening family bonds
- Maintaining a caring role without feeling overwhelmed
- Having support to balance family and personal needs

Risks of not taking a person-centred approach when pooling budgets

If pooling is not based on what matters to each person, several problems can arise:

- **Loss of individual choice and control**

Pooling can become service-led rather than person-led if it is driven by providers or local authorities rather than the people themselves.

- **Conflict or imbalance**

Tensions can develop if people's outcomes don't align or if one person's needs or preferences start to dominate the arrangement.

- **Reduced flexibility and empowerment**

Pooling may be reshaped around efficiency or organisational convenience, rather than enabling people to live the life they choose.

Please refer back to page 7 of this toolkit, outlining the core principles of pooling budgets as this is key to ensuring that what matters to each person remains key in any pooled budget agreement. If the core principles are not considered and adhered to at all times then inevitably the problems outlined above will occur.

Support planning for Pooled Budgets

Having a support plan is a key part of ensuring that supported people and families have real choice and control over their support. A plan helps clarify how someone wants to live their life and how their Self-Directed Support budget can be used to achieve their outcomes.

When creating a plan, it's important to think about all the resources available to the person, not just their SDS budget. This includes their financial resources, but also their natural supports (family, friends, relationships) and the community resources they can access.

A good support plan brings these together to help the person use their SDS in the most meaningful and effective way.



What Is a support plan and when should it be developed?

A support plan is a document that is personalised to each person requiring support. This document can be considered as a personalised road map detailing a person's needs, goals and aspirations and how their outcomes will be met. It should evolve, change and grow with a person and should not be a one-off exercise, it should be updated as often as it needs to be to ensure it has all the updated information that it should about the person. It should never be updated just to fit with organisational processes.

A support plan is crucial for formalizing support, ensuring everyone agrees on how to best use resources, and is often a legal requirement after an assessment identifies that someone eligible for support.

What type of information should be in a person's support plan and why?

A person's support plan should contain detailed, person-centred information focusing on their needs, goals, personal preferences, and the specific actions and resources required to meet those needs.

Key types of information to include are:

Personal Details and Preferences

- **Personal Information:** Name, date of birth, contact details, and emergency contacts.
- **Communication:** How the person prefers to communicate and any support needed (e.g., use of pictures, specific language, assistive technology).
- **Daily Routine & Preferences:** Likes, dislikes, interests, hobbies, preferred routines (e.g., when they like to get up or go to bed), and cultural or religious considerations.
- **Strengths and Abilities:** A focus on what the person can do for themselves and their existing skills and personal assets, not just what they cannot do.

Needs, Goals, and Outcomes Assessed Needs:

- A summary of all identified physical, emotional, psychological, and social needs based on a formal assessment.
- **Personal Goals/Outcomes:** What the person wants to achieve in their life, in their own words (e.g., "I want to feel confident cooking for myself"). Goals should be specific, measurable, achievable, realistic, and time bound.

Support and Action Plan

- **Type and Details of Support:** A clear outline of the specific support and interventions required to meet needs and achieve goals. For example, instead of just "showering," it should detail how support should be provided.
- **Who Provides Support:** Identification of who is responsible for each action, including family, friends, paid carers, and other professionals.
- **Schedule and Frequency:** When and how often care and support will be delivered.
- **Equipment and Adaptations:** Details of any necessary equipment or home adaptations (e.g., walking frames, handrails).
- **Financial Information:** Information about the personal budget, how it will be spent, and details of any Direct Payments.

Safety and Review

- **Risk Management:** Identified risks to the person's health and safety, along with clear strategies and contingency plans for how these risks will be managed or mitigated.
- **Crisis Plan:** Arrangements for what happens in an emergency situation.
- **Review Schedule:** Clear timescales and a date for when the plan will be monitored and reviewed to ensure it remains effective and responsive to changing circumstances.

The seven criteria of a successful support plan describe what needs to be in a plan - the essential elements - for it to be agreed. You should bear these criteria in mind when developing a plan.

Steps/Criteria	It should include	It will not be agreed if
What is important to you?	Information about you. Your hopes, dreams and aspirations, important people and places, hobbies and interests.	It is not individual and specific to you.
What do you want to achieve or change?	Things you want to change and things that need to stay the same.	It is not clear, and it would make your life worse.
How you will be supported?	You should think about where, when and how you want to be supported.	It is not clear how your support is going to be organised or it puts you or others at risk.
How will you use your Budget?	This should include detailed costs for the year, including any one-off purchases.	It is not clear how you will be spending the money.
How will your support be managed?	How will you manage your money How you will organise your Support and back up plans for when things are not going so well.	It is not clear how your day-to-day support will be organised.
How will you stay in control?	How will you make your decisions and what if any support you need to help you with this.	If other people are making the decisions for you.
Taking the first steps. What will you do to make this happen?	A detailed plan of who is going to do what and when.	No detail of who is going to do what and when.

Taken from: *In Control Scotland, Thinking about your support – A Planning Workbook*

✓ Planning Questions

- “What does the person want in the next 3 months?”
- “What could pooling unlock?”
- “What stays individual?”



✓ Checklist for a Pooled Budget Support Plan

✓	Shared activity clearly linked to outcomes
✓	Individual outcomes still protected
✓	Contribution agreed (time/money/support)
✓	Decision-making method agreed
✓	Clear plan for if things change
✓	Review schedule included

Resources you can try.

When doing any support planning, we should think about all the resources we have and where the person or their family sits in relation to natural, community and paid supports.

This can be especially worthwhile for people pooling their budgets, so that they can more fully understand each other - their strengths, their connections, their hopes for the future, and the things that matter most to them.

In order to do this effectively there are multiple tools that can be used to support this process, and the next few pages give examples of these with an explanation of how they might be useful. There are also tools in our Thinking About Your Support Plan workbook.

The tools included are:

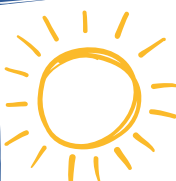

- Good day and bad day
- Circles of support
- What's important to me / what's important for me
- One page profiles
- What's working / not working
- Who is...?
- Assets and resources
- Perfect week
- Spend budget
- Manage budget
- Backup plan
- Staying in control



Please keep in mind that you don't need to use all of these tools

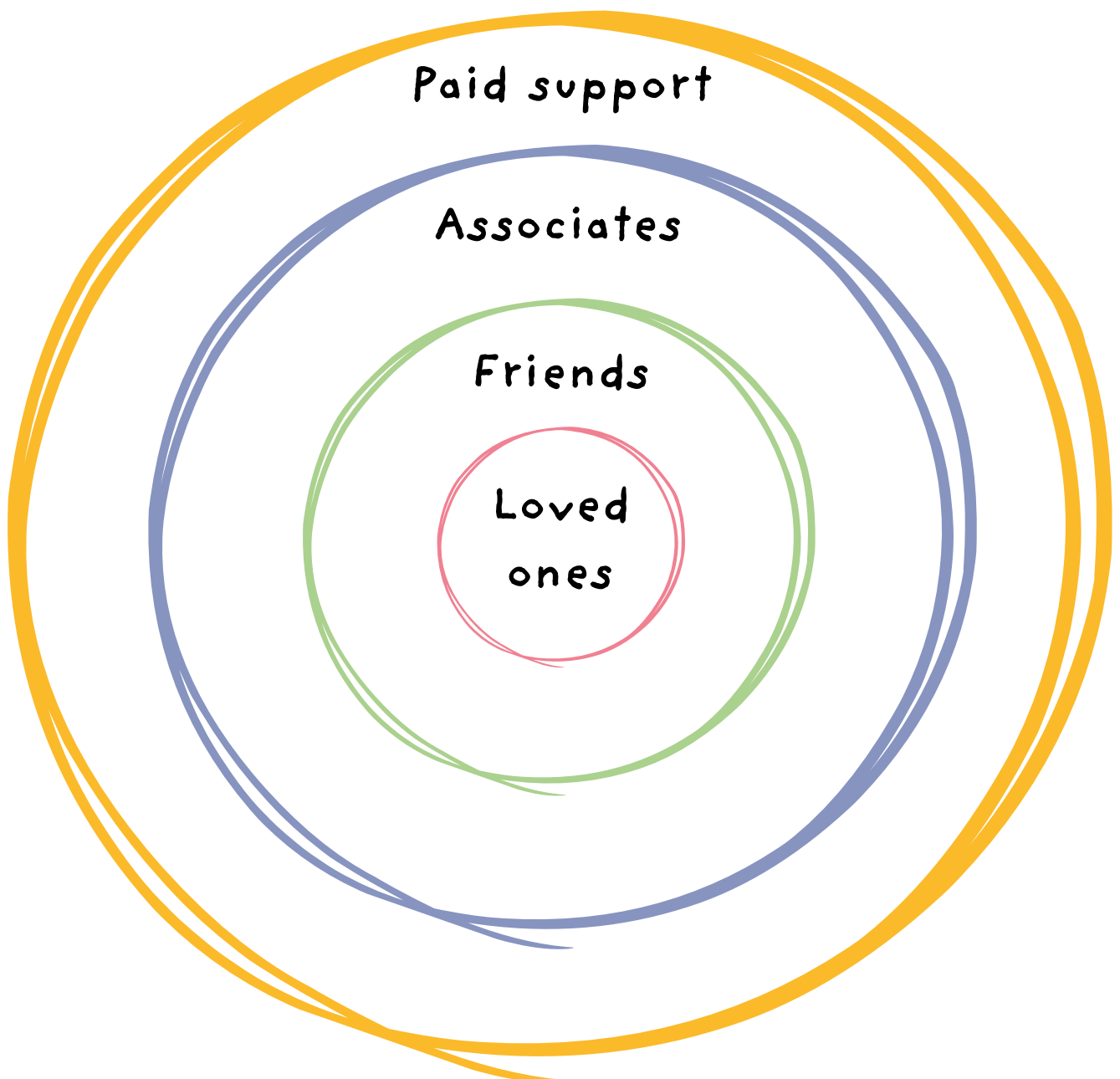
Good and Bad day

The good and bad day tool enables people that know the supported person well to give their views on what a good and bad day is for them and why this is the case.

 <p>Good day?</p>	<p>Bad day?</p> 
<p>What will it take to have more good days than bad days?</p>	

Circles of Support

Circles of Support - sometimes known as Relationship Circles - helps people to understand the important relationships in their life. This exercise can help people pooling budgets to understand each other's important connections, as well as provoke a discussion on how to get more people into their 'inner' circles.



Circle of support template

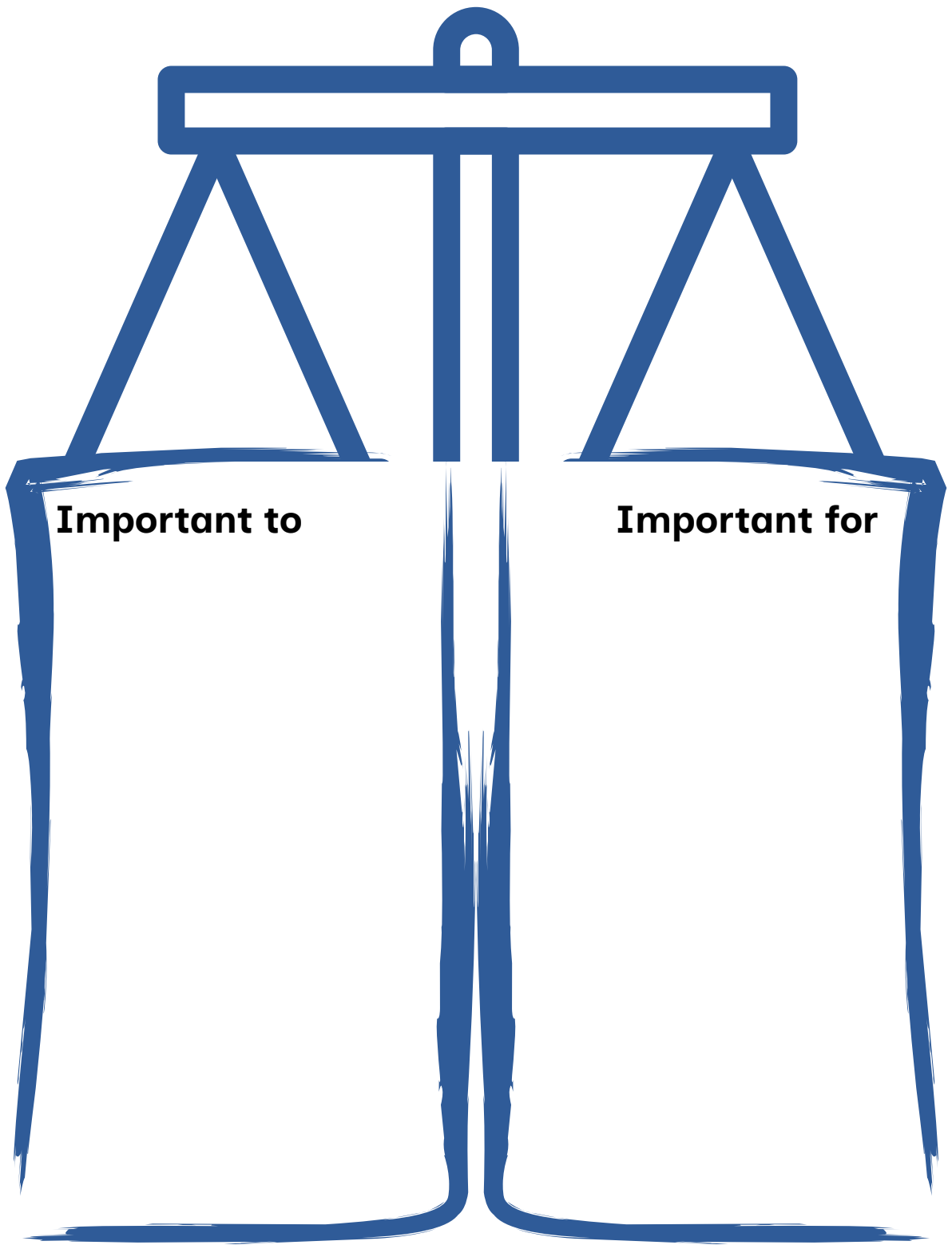
What's important to me/What's important for me

The two questions, 'what is important to me?' and 'what is important for me?' are often used interchangeably when professionals are trying to find out more about a person, when in fact they are two very different questions.

By understanding 'what is important for me' we are able to detail the supports that have to happen to enable a person to function. This might be to take medication at a certain time or to have a certain routine they must stick to.

In comparison, the 'what is important to me?' question is to help understand what makes them who they are, what makes them tick and what gives them purpose. This could be completing their education, holding down a job, going to the football to support their favourite team, or being able to embrace their own identity by being given choice in the clothes they wear and or the activities they want to be a part of.

The questions are different, but equally important.



Important to and for template

One page profiles

A one page profile can be a helpful tool because it allows people who know the supported person well to share their views about what is important to the person and for them. These insights can then feed directly into the support plan.

We all behave differently depending on who we're with - at home, at school, at work, or in the community. A one page profile helps bring these different perspectives together, giving a fuller, more rounded picture of the person, and helping their support plan reflect who they truly are.

<i>My Name:</i>	
<i>My Photo</i>	<i>What people like and admire about me</i>
<i>What is important to me</i>	<i>How to support me well</i>

What's working and not working?

Starting from a position of what is working well allows for strengths to be understood and explored. A support plan should not just focus on the gaps where support is needed or when things are not going well.

It is crucial that a support plan covers what is working well and why, so that the plan provides a balanced perspective of the support, assets, and resources a person has, alongside how to build on these and or rectify any issues.

The image shows a template for a support plan, consisting of two hand-drawn yellow rectangular boxes. The top box is titled "What's working?" in a black, handwritten-style font. To the right of the text is a green checkmark icon. The bottom box is titled "What's not working?" in the same font. To the left of the text is a red circle with a diagonal slash through it, representing a "no" or "not working" symbol.

Whats working and not working template

Who is

The who is section of someone's plan enables others to share their perspectives of a person's life and how this needs to change/improve. It also looks at traits, others seeing that person that perhaps they don't see in themselves. This could include empathy, creativity, being independent and so on.

Who am I

Strengths and attributes

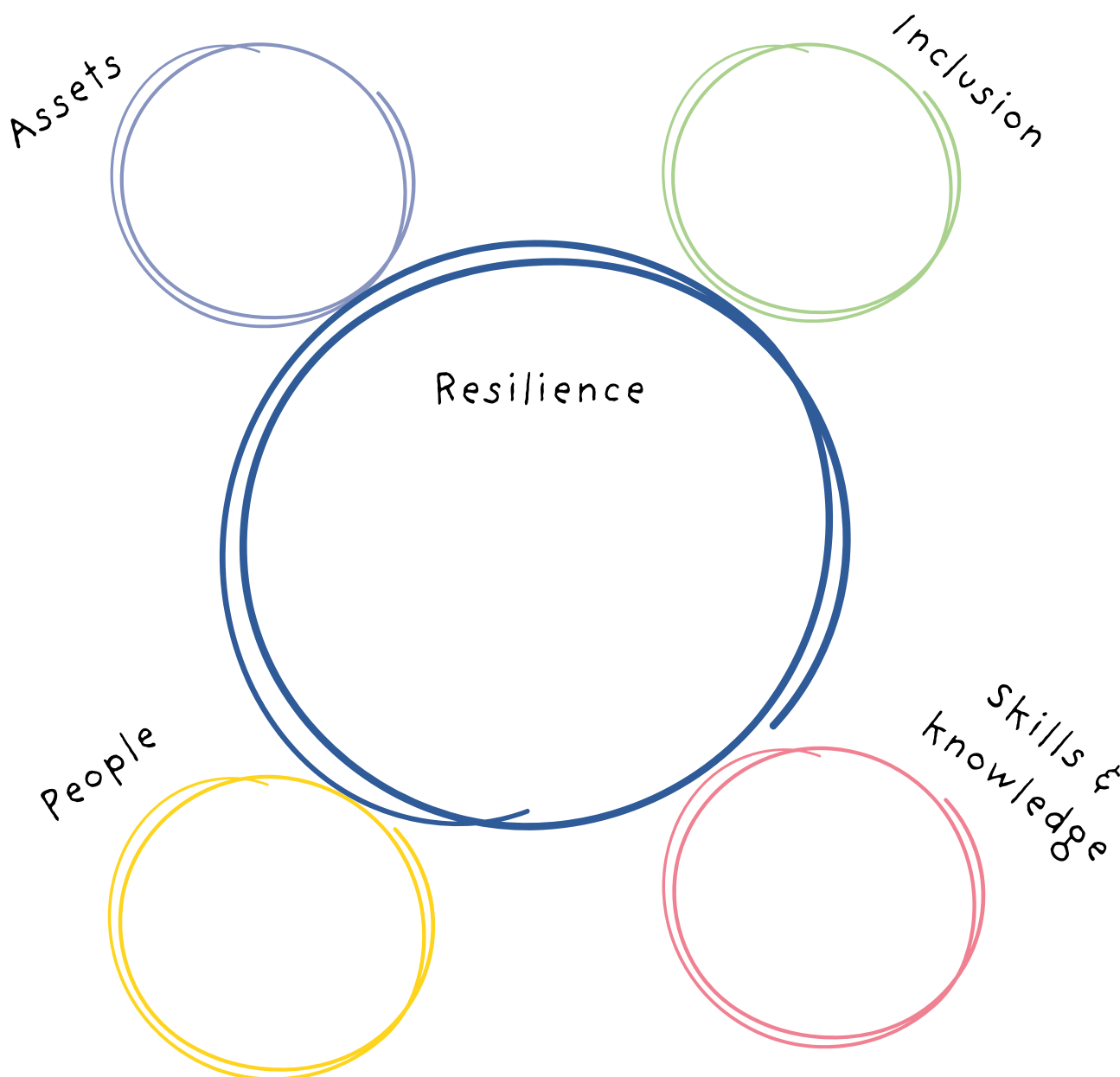
Visions and goals

What works and what doesn't

Who is template

Assets and Resources

All of us have assets and resources in our lives. These are not just within our family or immediate friends; they may also include assets and resources that can be accessed through the local community. Such assets and resources might include clubs like a Dementia café, and an organisation that promotes relationships and friendships for disabled people and or those with learning disabilities.



Strengths and Assets template

Perfect week

This tool enables people to think about what a perfect week would look like to them. This might include but is not exhaustive going to school or work, spending time with family and friends, going to the cinema and or volunteering in the local community.

Some activities may naturally fall on specific days due to things like venue availability, but these should be reasons outside the person's control. A person should never be expected to attend activities at fixed times simply because it suits staff.

A perfect week is not a schedule. It is a planning template to show what matters to the person and to help shape their support plan together with the person they are pooling with.

My Perfect Week

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
Mornings							
Afternoons							
Evenings							

My perfect week template

Spend budget

This should be a section in someone's support plan that helps them detail how they have spent their budget. This might mean that generally they spend their budget on the same things every week but sometimes they might purchase a one-off piece of equipment etc that helps them achieve a particular outcome such as an exercise back to help them maintain their physical and mental wellbeing.

Remember: people don't have to pool their whole budgets, only part of an overall budget might be pooled.

What I'll spend budget on	How often	How much it costs

Managing budget

This section should include details of who manages someone's budget for them, does the person manage it themselves or is it managed by a family member or a payroll organisation. Having this type of information included in someone's support plan makes it easier for it to be accessed and allows all important information about their support to be in one place.

✓ Questions to Clarify

- Who will pay invoices?
- How will shared costs be tracked?
- Who keeps receipts?
- Do we need payroll support?



✓ Mini Checklist

✓	We agree who manages the pooled portion
✓	Everyone understands how the PA is paid
✓	Everyone knows who to speak to if things go wrong

Backup plan

A back up plan – also referred to as a contingency plan – allows for planning in case of emergency. This part of the plan should include emergency contact details and what the person's preferences are in the event of an emergency.

An example of this might be if their unpaid carer goes in to hospital for any reason where would they stay and who would support them until the unpaid carer could take up that role again. It is crucial that this is done in parallel with the plan as a whole and that all relevant parties are aware of what emergency plans are in place. This includes professionals in the person's life and family members.

✓ Conversation starters: Emergency Scenarios

- "If your PA is ill, what happens?"
- "If we have an argument over our pooled support, what do we do?"
- "Where will you stay if your carer is unavailable?"
- "Who contacts who?"

Staying in control

Being in control is important when ensuring that a person's support goes well and enables them to live the life that they want. It is important to remember that being in control can look differently for different people: all Self-Directed Support options are valid, and preferred levels of choice and control must be individual to the person.

Regardless of what SDS option someone uses, it should also be noted in their support plan the other ways they exercise control over their support. This might include their preferred ways of communicating, or if they prefer to have meetings in the afternoon instead of the morning.

✓ Conversation starters: Being in control

- "How do you want to make decisions?"
- "What does control look like for you?"
- "What's the best way for people to communicate with you?"



Reflective questions

- Is it appropriate for the two or more people identified to be pooling budgets
- Are the principles of Self-Directed Support an pooling budgets being adhered to in this agreement
- What is the agreed timeframe by all parties involved in relation reviewing the pooled budget agreement and whether is is still working for all involved

Reviewing my support

Supported people should have a formal review annually, but it is important to remember that someone's support plan should be reviewed as often as they need it to be to ensure the plan is up to date and meets their outcomes. A review of support could be triggered by a change in personal circumstance. A change to who delivers support, or because the supposed person and or family have identified a new outcome that they want to achieve.

✓ **Conversation starters: Reviews**

- "Is pooling still helping you meet your outcomes?"
- "What's working, and what isn't?"
- "Do we need to make changes?"
- "Has anything changed in your life?"



✓ **Quick Temperature Check**

Ask each person:

On a scale of 1–5, how well is this pooled arrangement working for you right now?

Then ask what would help move it one step up.

Conclusion

Pooling budgets has huge potential to help people live more connected, meaningful and self-directed lives, but it works best when it is grounded in good conversations, clear expectations, and a shared focus on personal outcomes. This toolkit is designed to support those conversations, helping everyone involved explore possibilities, identify risks, plan well, and make informed decisions.

What matters most is that pooling remains voluntary, person-centred and mutually beneficial. When those foundations are in place, pooled budgets can create opportunities that feel flexible, creative and empowering, not just for supported people, but for families, workers and communities too.

The tools, conversation prompts and checklists in this guide are here to help you navigate the practicalities, avoid common challenges, and build arrangements that work in real life. As always with SDS, the process should evolve as people's lives evolve, and it should leave space for learning, reviewing and changing course if needed.

The following case study highlights how pooling can work in practice, what it looks like for different people, and what has helped them succeed. We have also included a Q&A with an insurance provider to address some frequently raised questions about risk, responsibility and protection.

Together, these final sections bring the guidance to life, showing how pooled budgets can move from an idea to a safe, confident and person-led reality.

Case Study: Pooled Budgets - Enable Scotland

We spoke to a manager at Enable Scotland who told us, in their words, what it is like to support pooled budgets as a service provider.

“Enable’s Ayrshire services have two services in East Ayrshire where two ladies pool their budgets. Each of them don’t have a significant number of commissioned support hours. In one of the services one lady has 31 hours, the other has 47 hours per week. We very much have it that they each have their individual support to do whatever they want to be doing.

“However, we hold half an hour back per day from each of their budgets and provide one PA for a hours dinner support and they share that support. That works for them but still gives them that individualised personalised support to do what they want with so it’s minimal hours we are using for maximum impact. For these two ladies that’s where the shared support ends. They live together but don’t really have any common interests apart from watching the soaps which they can do independently without support.

“For the other ladies they live together and have variations of support hours too. One of them has 67 hours per week and the other has 42 hours per week. One lady is more independent than the other, but they have common interests. The lady with the smaller budget prioritises the activities and tasks she wants to do during her one-to-one hours. We pool a bit of each of their budgets to allow a staff member to be with them all day. However, these ladies enjoy a karaoke and a disco So if they are going to the same activity, they will share the PA and each pay for some of it from their individual budgets. This makes the Self-Directed Support budgets go further and maximises the use of one PA and both ladies are getting what they need out of it.

“Despite this, when working with supporting people and families, pooled budgets are not really spoken about. We do it as management, trying to be as personalised as possible insuring that the people we support are as independent as possible and get to do what they want to do, but its us as managers that agree to it work in that way rather than it being offered as an Self-Directed Support option. One of the ladies family is aware that that’s how we utilise her budget and we speak to them regularly as they keen to know how their family members budget is being used to support them. This is not the case in the other service as the families are not involved. In terms of social work, they are aware that we work in this way around pooling budgets but as its more a decision taken by Enable management, its probably meant that we have done social works job for them to a degree.

“The limited conversations that Enable have had with the local authority around pooling budgets steamed from the prospect of budget cuts. We highlighted for these ladies they needed a PA there all day and thought that pooling their budgets was the best way to do this. As much as we’ve had that conversation the local authority aren’t aware that’s what we do.

“One of the main challenges around pooling budgets is when it comes to invoicing at the end of the month. Its usually about getting the local authority to pay if there’s a slight variation but it doesn’t feel like they understand the concept of pooling budgets or that’s what we do. As long as we invoice for the hours that each person is allocated it’s not much of an issue. If that were to change one of our biggest fears,we would have is that the local authority would view pooling budgets as a cost cutting exercise and take advantage of this rather than seeing it as a proactive approach to utilising budgets. That would be a real fear if we started highlighting ways of pooling budgets. At present we are not required to provide a breakdown of how we pool the budgets on a month-to-month basis. This only comes up when we are discussing each persons outcomes or when we are at a review.

“Occasionally PA’s will question why they don’t get paid twice for supporting two people who pool their budgets. However, when that happens we explain about invoicing. We explain that we are only invoicing for one hour of support so we can only pay them for providing one hour of support.

“There are times when the two ladies involved in each pooled budget arrangement don’t get on and are very vocal in telling us so. When this happens, we can sometimes be trying to resolve it on the spot but thankfully it doesn’t happen too often. However, if the situation were to occur that any of the ladies did not want to live together or pool their budgets anymore, we know we would have to advocate for another suitable alternative to be found for all parties. It would be challenging in the sense that, from a business perspective we can put extra support in place if we feel there is safe guarding issues in the breakdown of a pooled budget agreement but ultimately the final decision would be with the local authority.”

Mark Bates Ltd- Insurances Q&A

Mark Bates Ltd has over 25 years of experience, providing insurance which focuses on the Premier Care range to create better levels of service in the industry. The company focuses on a sector of society where it is most needed, specifically the over 50s and disabled people. Their journey began with Mobility Scooter and Powerchair insurance, a policy which is still one of the most popular purchases but is now supported by a range of options.

One of the options Mark Bates now offers is their insurance around independent living. The company now provides insurance to 60,000 of the 80,000 self-employed PAs and PA employers across the UK and with this in mind we took the opportunity to have a Q&A with Leona Oliver, Business Manager at Mark Bates Ltd who took the time to tell us about their insurance around pooled budgets:

1. Understanding Their Experience

How often do you encounter clients who pool their SDS budgets to jointly employ a personal assistant?

“Mark Bates has had lots of conversations with various organisations and local authorities across the UK, and it definitely crops up every now and then, but the sad reality is we only have one policy around it and one person that we know of that pools their budget. We insure 60,000 of the 80,000 PA employers in the UK so we do have a good helicopter perspective of what’s going on in the world of PAs and how Direct Payments are being used to employ PAs, but in terms of pooling Direct Payments we only have one policy.”

"There's lots of conversations around pooled budgets. You half hope that when you hear about it pop up in one area that you think "I hope these guys manage to really pull it off and we get some good results from it." It can be used in so many different way and that's the beauty of it, but the sad reality is you know it's there, you know it's an option but it's not being used. It's almost like a waiting game waiting for that influx of people. Hopefully the work that In Control Scotland is doing will help change the way people view pooled budgets."

What types of arrangements have you seen (e.g. two people, small groups, family members pooling budgets)?

"As I understand it the lady that Mark Bates currently provides pooled budget insurance to, she either pools budgets with people who live in close proximity or its shared accommodation and that's where it works really well. it seems non-sensical to have an army of PA's arrive at the door. That's why they pool their budgets."

2. Risk Assessment and Policy

How does pooling budgets affect your risk assessment compared to individual employers?

"If it's the case that multiple employers wish to pool part of their budget for a particular activity for example, then each of the employers individual insurance policy would cover them in this arrangement and Mark Bates wouldn't need to be notified."

"However, each of the employers would need to be with the same insurance provider. This might be tricky so its something to be mindful of. This is because if there was a claim at any point the PA employers would end up with the insurers arguing about who is liable and who is responsible for the incident that they are claiming for."

That aside this is the easiest way for employers to pool their budgets as long as they each have their own policy with Mark Bates we wouldn't need to be informed in any way. This is the case when PA employers are employing their own PA's but just want to pool some of their budgets together.

Another way of pooling budgets is when two or more people need PA support but can't seem to employ a PA individually . If this situation was to occur Mark Bates would look at these people or these PA employers being insured under the same policy. The cost of this would differ depending on the level of cover that was required by the insurance policy. An example of this type of policy would be when four people are insured under the same pooled budget policy. Under this policy an example of how the costs are broken down is as follows :

- A a cost of at least £90 two people who pool their budgets.*
- A cost of at least £110 for three people to pool their budgets.*
- A cost of at least £130 for four people*

There after there is a cost of £20 for every additional person added to the policy. (See Appendix 1 for further details of this policy.)

With this type of agreement there will be an expectation that there would be at least one lead employer, and this is where issues can occur. This can be a bit of a stumbling block when deciding which person has the responsibility of being the PA employer in this type of pooled budget agreement. With these types of pooled budget agreement Mark Bates assume that the PA employers would share their budget for the pooled budget agreement to be put in place and the cost of the policy covered. (Please refer to the attached Pooled Budget policy from Mark Bates for further information)

With this option you would expect at least one person to be the lead employer. However, one of the biggest challenges is often agreeing who has that responsibility. For example, if the PA who is supporting a group of individuals is attending to someone else's needs but another person in the group feels that they are left to one side and they need support at the same time, this can cause frustration within the group.

Therefore, having that lead employer is important to manage the employer responsibilities including outlining the activities of the day to the PA and managing the PAs working hours etc

Are there any additional risks or complexities you consider when underwriting these policies?

The hardest thing is choosing that lead employer. However as long as that person knows that they are the lead employer and not just the group lead then hopefully that will reduce the additional risks. From an insurance perspective, Mark Bates would be quite happy to see the pooled budget option in Self-Directed Support become more popular and more widely utilized. It's cracking that nut though. However with the right support from support providers, local authorities and the insurers, it would be really good to see pooled budgets being put in place for the right reasons.

I suppose that's just how we operate. There is lots of insurance companies out there and often people feel a bit unsure when thinking about insurance. However, Mark Bates likes to break this down, We are a family run organisation and we work really hard to ensure that our policies are flexible and are of use and help people from a perspective of independence. We don't like the red tape so if it means putting something together that's a little different and it is a bit more technical and unique we do it. Mark Bates has good, long-standing relationships with all with all the different areas in terms of Direct Payments. We meet with all the Direct Payment leads around the UK so we really do see what happens in London, Wales, Scotland and so on.

As a result of this we have the knowledge. We have done our research. We know this is not something that has just been mentioned and then forgotten about. Therefore, Mark Bates created the pooled budget policy to help people who are navigating living with support due to their disability. If we can remove some of that red tape to make options more accessible, then we will. We also store a PA's information safely. However, this is the case when anyone is a PA employer, not just for those who pool their budgets

How do you ensure clarity on responsibilities if something goes wrong (e.g.injury, employment dispute)?

For any PA employers insured by Mark Bates, they have access to support such as a helpline that they can call for legal advice and to help them manage disputes with their PA's. This resource and others are also available for anyone insured by Mark Bates who pools their budgets. Although this helpline provides legal advice, we encourage our customers to reach out for advice around the everyday matters that come with being a PA employer, not just the more significant issues.

This includes support around contracts, hours of work etc. The helpline is free unlimited Mark Bates would encourage PA employers to reach out to the helpline before situations escalate. Our legal advisors are trained around independence and Self-Directed Support. They will chat to people about their issues in a way that's easy to understand, without legal jargon. The advisors will also reach out to them after the initial conversation to ask if the situation has been resolved or if any other support is needed. This support would again apply to PA employers who pool their budgets as well as all other PA employers. It's about reminding people to use the resources that come with their insurance policy.

Mark Bates would like to see more pooled budget arrangements coming through and I hope that the work In Control Scotland is doing around this will help with that.

At one point I didn't have much hope that the demand for pooled budgets would increase. Often, I've had meetings where everyone attending is discussing the prospect of pooling budgets and we would reassure them that we had the perfect policy to support it. However, nothing would come of it. It was quite disheartening. However, I see the work that In Control Scotland are doing and if there is going to be change and going to be an increase in pooling budgets then someone has to do the work behind it. This will help to really reassure people, to help them understand it, and to help weigh up the risks. I hope that's what In Control Scotland will achieve.

We, at Mark Bates will be happy to share that in the future when pooled budgets come up in any conversations that we are having. This work gives me real hope that we will start to see more people pooling budgets coming through

Are there any gaps in current insurance products for these types of arrangement?

At present I don't think there is any gaps in the insurance for pooled budget. There aren't enough people actually doing it for us to identify any major gaps.

What advice would you give to SDS clients considering pooling budgets?

Sometimes in life, we are frightened to do things but sometimes you have just got to dive in. Of course be mindful of employment law etc but try it and remember there is resources out there to help you. That would be my advice.



New Policy Cover for 2015

This year there are a number of changes to social care and health. With the introduction of the Care Act, pensions regulation, Personal Health Budgets and joint commissioning, all of which will have an impact on direct payment support and processes.

Premier Care have designed a number of new presentations on these topics to help support the teams through changes and explain what the impact will be for service users within this unique field.

Our commitment to developing the existing insurance policy to better fit our customers' needs has also never been stronger. We have added some new covers to the Home Employment insurance, all based on the above changes and customer feedback. These **NEW** additional benefits will be included free of charge within the **Deluxe policy option** and will mean that the Home Employment policy will be far more superior to any other on the market.

NEW FIRST TO MARKET- Pensions Cover

This new cover has been added to safeguard Premier Care customers who fail to declare compliance (register) with The Pensions Regulator on their staging date. Premier Care will pay up to £150 of missed contributions by the employee.

INCREASED MAXIMUM PAYMENT – Redundancy

In light of the bigger Personal Health Budget packages and continued increases in redundancy claims numbers and cost Premier Care have raised the total claimable amount for redundancy. We have raised the maximum claim from £3,200 to £4,000 for more than 1 employee. The total sum claimable for 1 employee is also being increased from £1,600 to £2,500.

Pooling Direct Payments

Pooling Direct Payments is a useful way of making the most out of a small budget. Not only will a pool have increased buying power but it will also increase the range of options available to the Direct Payment recipients.

There are 2 main types of pooled budgets that employers need to be aware of:

1 - Service users who employ staff individually and would like to pool some of their remaining DP for a group activity. This will be covered under each individual employer's insurance policy.

Each of the service users individual insurance policies need to be with the same provider. The reason for this is that should there be a claim the employers may find themselves arguing as to which insurer is liable.

This is the easiest way to pool and as long as the DP employers each have their own Premier Care policy they will be covered. We do not need to be informed about this arrangement in advance.

2 - Service users pool their DP as their budgets are so small that they cannot afford to individually employ a PA. In this scenario we need to look at a single insurance to cover the group for the set activity. By pooling, 4 people could save up to £176.

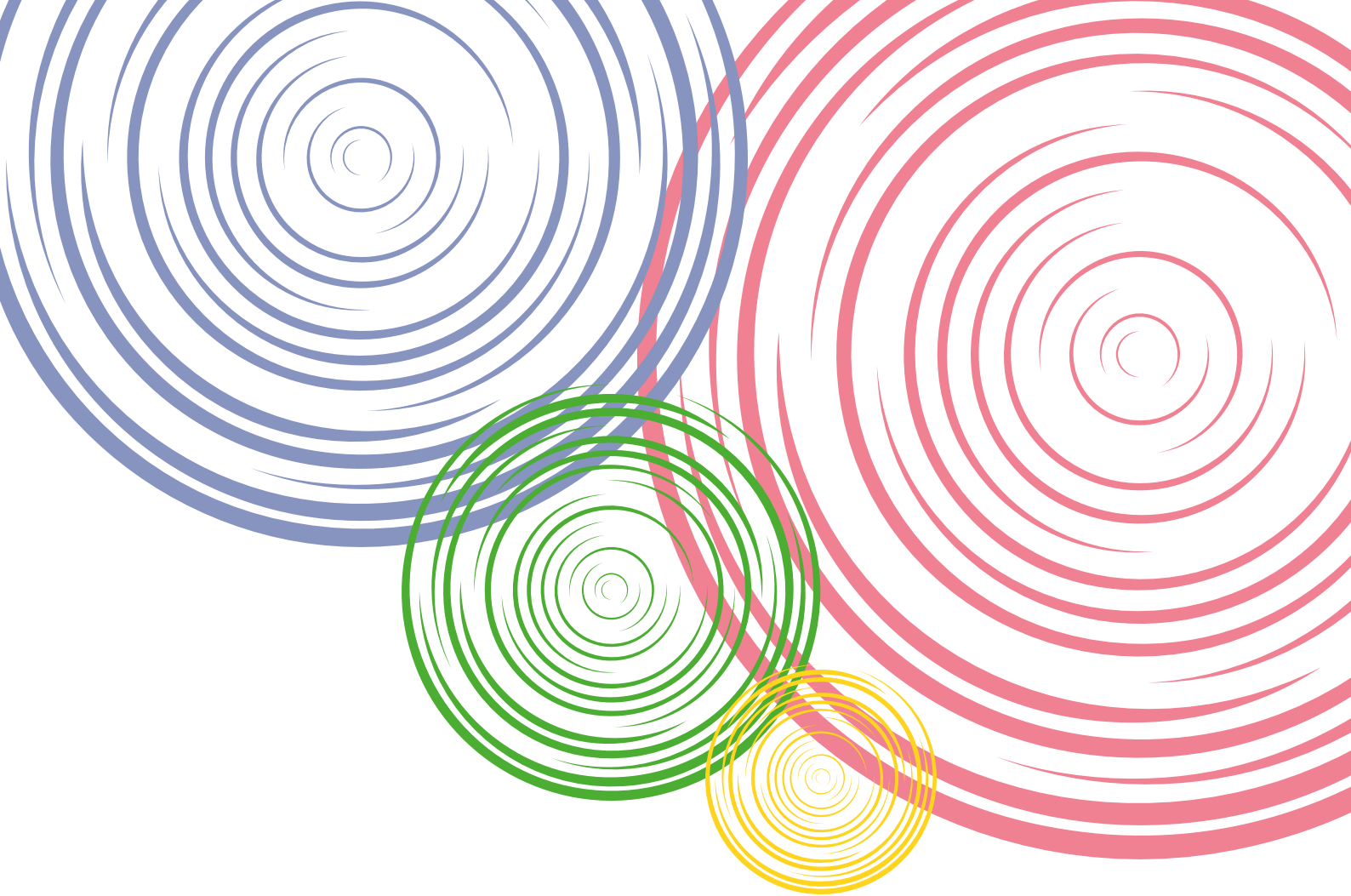
The rate for this is as follows:

Pool size	Standard	Plus	Deluxe
2	£90	£120	£150
3	£110	£150	£185
4	£130	£180	£220
+1	£20	£30	£35

In this scenario we would expect 1 person (of the pooling group or otherwise) to be the lead employer and named on the policy. This individual would be responsible for claiming or renewing the policy.

If you would like a copy of the pooling application form please call us on 01476 514478.

Protecting your independence



To find out more about our work:

WWW.IN-CONTROLSCOTLAND.ORG
INFO@IN-CONTROLSCOTLAND.ORG.UK

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Scotland
Choice. Control. Community. Change.