

Personal Budgeting

A Human-Oriented Method for Social and Health Care, 2019



Edited by Sirkka Rousu. Extract from the book.

Index

Sirkka Rousu, Katja Kylliäinen, Tuula Pehkonen-Elmi and Esko Pääskylä

Summary 3

Sirkka Rousu & Elina Pekonen (eds), and Ulla Huhtalo, Katja Ihamäki, Aija Kettunen, Katja Kylliäinen, Taija Nöjd, Miia Ojanen, Pia Pajari, Tuula Pehkonen-Elmi, Esko Pääskylä and Mirja Saikko

Personal Budgeting – a Human-oriented Approach to Social and Health Care 7

The enabling legislation 7

A person's right to choose 7

The ability to make choices varies between individuals 8

Human-oriented, personal budgeting promotes inclusion and active participation 8

Characteristic elements of the personal budgeting approach 9

Value base and operating principles 11

Read more: <http://henkilokohtainenbudjetointi.fi/in-english/>

Summary

The Personal Budgeting – The key to citizenship project was carried out between 1 June 2016 and 31 May 2019, financed by the project partners and the European Social Fund through the Finnish Ministry of Social Affairs and Health.

Development and testing of the PB approach was carried out in six organisations: in the cities of Hämeenlinna, Tampere and Vantaa, in the co-operative social and health care district of Pori, and in the South Karelia and Kainuu Social and Healthcare Municipalities. These have a population base of around 810,000 inhabitants.

Three universities of applied sciences were responsible for supporting and monitoring the development work: the Diakonia University of Applied Sciences, the Saimaa University of Applied Sciences and Metropolia University of Applied Sciences, national coordinator of the project. The nationwide partners were the Helsinki Deaconess Institute, the Finnish Child Protection Association Sulat, the Finnish Family Care Association and the Finnish Education and Family Counseling Association.

In this publication, we illustrate the experiences of the Personal Budgeting – The key to citizenship project from the perspective of clients, services, client processes, and costs. We also describe the development needs related to introducing, monitoring and evaluating a personal budget. Furthermore, we portray the elements, values, and operating principles of personal budgeting (PB) so it can be applied in organisations on the bases of the existing legislation. Finally, we also provide suggestions for further development.

The project had an evaluation plan and research permits from all pilots. From the perspective of all parties, the objective was to evaluate the impacts and actual changes of the PB approach based on the acquired monitoring data, and to compare costs and outcomes with the usual way of working. However, the chosen study design proved to be too demanding in practice. Follow-up data could not be obtained from the used information systems, and the data was collected manually.

In addition, the number of clients remained far below the target and not all PB clients returned the required questionnaires. There were also too few comparative clients. The total number of clients was about 90, but the number of feedback and other questionnaires remained lower. Data collection for the European Social Fund would have required the return of the start and follow-up forms for the same client, but a number of the subjects did not return the follow-up form. Filling out forms for clients proved to be challenging.

During the development activities, members of the project consortium wrote several publications and produced videos, both in Finnish and, to some extent in English. In addition, there have been several Bachelor's Theses and learning assignments for Universities of Applied Sciences (see Appendix 1 of this publication). The project website has contained up-to-date news and blogs about personal budgeting, distributed through PB newsletters, Twitter, and an open Facebook group for PB developers. The PB Learning Network has been acting as a distributor and developer of experience and knowledge.

The project consortium organised a number of open seminars that could also be followed online and later viewed as recordings. International experts presented other countries' experiences and research results. The project collaborated with people involved in the proposed Finnish social and healthcare reform by organising e.g. seminars and workshops. It took a stand on according PB regulations, approaches, and documentation proposed in the reform. Project members made a study trip to Scotland in cooperation with the Finnish Service Foundation for People with an Intellectual Disability, gathered 60 participants from around Finland. The project also collaborated with the Finnish centre for personal budgeting, established in the summer of 2018 (www.suunta.fi).

The main goals of the project were to produce a variety of new information on the bases of personal budgeting (PB) experiments, to describe the PB approach, to increase awareness of personal budgeting, and to strengthen PB expertise in among social workers and organisations.

Summary of project experience and follow-up results

- People opted for PB as it gave them the right to choose the right support for them. PB clients were satisfied, and they experienced the services as responding to their own needs and goals and making a difference. However, not all clients who were offered the PB selection chose it. The reasoning included satisfaction with current services, uncertainty about one's own capability and lack of information. Employees also pre-selected the people to whom the PB option was offered.
- Selected services and forms of support were often something other than traditional social and health care services. Clients' choices have expanded and diversified the availability of different support alternatives and also raised the awareness about service gaps and development needs for an organisation's own service offering.
- Service providers were able to provide clients with customized service and support. However, client numbers did not meet the expectations of service providers. Finding the services and support available on the market proved to be difficult for clients.
- The client relationship was built into a more equal partnership where the client had an active and participatory role. Designated social workers were motivated by the possibility to offer their clients a wider variety of choices, and services and support tailored according to their individual needs.
- There was still not enough information available on the PB option and its practical implementation.

- Currently, there are few technological and administrative solutions available for up-to-date budget management. It was possible to use different payment methods for the budget, although it was most common the service provider billed the organisation.
- Usually, the personal budget was defined by the client's current need for assistance and support. The objective was to do this without increasing costs.
- Up-to-date tracking of client budgets was difficult and required manual work: Data had to be separately picked out from resource management systems and moved into separate spreadsheets.
- Client and client group specific cost and outcome monitoring was not possible with current practices and information systems.
- In some of the organisations, management decisions limited the opportunities for PB clients and employees. On the other hand, it was also possible to carry out flexible and bold experiments.
- The PB approach could be applied for the needs of different client groups, and also for the requirement of early-stage preventive support.
- There has not been enough debate in the organisations about policies and principles. Clear application guidelines of the PB approach still require development on an organisational level.

Key contents of the PB approach

The project defined the key elements, values and prerequisites for the PB approach. The principles of personal budgeting can be summarized as follows:

A personal budget is an amount of money that a person can use on their own to support their needs and services according to agreed terms. Goals and boundary conditions are based on an assessment of needs and are documented in an individual plan. It is based on Finnish legislation about a person's entitlement for support or service. Prerequisites for personal budgeting are an individually oriented and holistic approach, and an organisation supporting it.

- The client's role in drawing up their individual plan is crucial, and he or she decides who is involved in the plan. The goals will be agreed upon through active dialogue between the client and designated professionals.
- The person has been informed about how the budget is determined and what services and forms of support are available. In addition, he or she has been informed about the prices of the services and what the budget can be used for.
- The amount of money must be enough to cover the individual support and services documented in the individual plan and meet the agreed targets.
- If needed, the person should receive support for compiling their individual plan and using their budget. With sufficient support, the personal budget is available for everyone interested in it.
- A person has the right to use the budget at times and in ways that, in their personal opinion, best support the goals set out in the plan.

Development proposals

The results of the project show that successful implementation of the PB approach still requires development. As the current legislation already enables the

use of a PB model, social and healthcare organisations should agree upon common policies and practices regarding it.

Information and communicative measures are also crucial, as is sufficient training and education for clients, employees and service providers. Organising and resourcing broker activities is required to improve access to support. Freedom of choice requires that a person is able to find information about different services and other forms of support.

Information systems must be developed in order to enable sufficient client documentation, and as information on the use of services must also be improved in order to provide required cost information and determine the size of the personal budget. At the same time, the availability of client-specific cost information needs to be improved irrespective of the way in which support is organised. Defining, monitoring and evaluating the desired effects should be developed to be part of the client work process. Information on the impacts should be systematically documented so that information is available and usable for both client work and, informed management and research. This should be taken into account in the development of structured client documentation.

Our proposal is to prepare a national PB development programme and improve the conditions for applying the budgeting model in social and health care organisations. Legislation should be developed on the bases of the national development programme and experiences and results from novel experiments.

Specific PB regulations must be genuinely people-oriented and enable individual implementation. The rules should ensure that

- A personal budget is always in the client's interest.
- Guidance and counseling, as well as information on various service and support options, are available to support the choice of PB.
- The budget must flexibly take into account the changing needs of the client and their life situation.
- A personal budget is in line with the client's service needs and is able to cover the budgeted services and other activities that promote well-being and everyday functioning. This requires monitoring the adequacy of the budget.
- A personal budget enables a flexible and self-determined acquisition of the services included in it, either through the service system or elsewhere, depending on individual situations and needs.
- Also, unofficial social and health service providers, such as sports, and leisure and everyday communities, should be accepted as service providers to promote the client's day-to-day operations, well-being, and inclusion through personal budgets.
- The client has the right to a supported decision-making process and a broker, and the availability of support people is ensured by developing the activity.
- Using methods and measures to monitor PB clients that reveal the desired impact on the client's well-being, ability to act, involvement, and their experience of strengthening their own role, decision-making and autonomy.

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Personal Budgeting – a Human-oriented Approach to Social and Health Care

The enabling legislation

As stated in the Finnish law (including STVOL 733/1992), the organisation responsible for social and health care services – the municipality or the joint municipal authority – is able to produce social and health care services the way they choose to. The current legislation does not specify the use of personal budgeting for social and health care services or, on the other hand, present any obstacles for doing so. A personal budgeting approach can, for example, be used to promote the Finnish Social Welfare Act (SHL 1301/2014).

This summarised description of the personal budgeting approach and its essential elements were born in the Personal Budgeting – The key to citizenship project in the spring of 2019.

Reference: Henkilökohtainen budjetointi – ihmislähtöinen toimintatapa sosiaali- ja terveydenhuoltoon (Personal Budgeting – a Human-Oriented Approach for Social and Health Care,) 2019. Ed. Sirkka Rousu. Available at <http://henkilokohtainenbudjetointi.fi>.

The “substance legislation” in social and health care is need and objective-driven and based on individual judgment. In accordance with this, a person has the right to receive care, support and help according to their needs. Pursuant to the Finnish Constitution, Social Welfare Client Act, Health Care Patient Act, and i.e. the provisions of the Administrative Law, people themselves, based on their sovereignty, can decide on what treatment, services and support best meets their needs. As people have different capabilities in assessing their own situation, planning their care, service and support, and implementing the means they choose, the responsible organisation needs to consider this when providing guidance and support for service users.

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A person’s right to choose

Freedom of choice equals the right to make choices and decisions related to one’s own life. It gives people the opportunity to state their opinions, express their will and act according to their beliefs. Freedom of choice is

also a significant human right behind well-being. People thrive when in charge of their own lives. If a person feels unable to influence what happens to them, their well-being decreases.

People may have accumulated experiences on how their own views are considered irrelevant, and are neither heard nor taken seriously. A feeling of inclusion and appreciation is important for individual well-being.

The ability to make choices varies between individuals

The ability to exercise one's freedom of choice varies, for example, depending on the matter at hand and the individual's experience, situation, current resources, or support from their environment. Consequently, services and support cannot be identical for everyone. Professionals need to genuinely understand another person's point of view and support them in finding a personalised solution. Professional expertise also enables the most appropriate and effective support and assistance for each individual. Similarly, competent people in the service system are essential in developing services to meet the changing needs of clients. An ultimate requirement is the service provider's ability to deliver according to their client's specific needs.

A human-oriented approach promotes self-determination and freedom of choice

Many guiding principles in the social and health care service system are already based on the freedom to choose. However, freedom of choice is not limited to the possibility of choosing a service provider. One way of broadening freedom of choice is personal budgeting

(PB). Ultimately, all social and health care clients should be able to choose the PB approach for different needs, including situations where the issues can be solved with relatively easy measures.

Human-oriented, personal budgeting promotes inclusion and active participation

According to the existing social and health care legislation, personal budgeting can be applied as required to meet the needs of each individual.

Personal budgeting is a means of organising required support and services to meet the individual requirements that people have in their everyday life. The parties agree upon this approach in the assessment of service needs and in the client plan compiled together with the client's designated social worker.

A personal budget is a sum of money that a person can use according to agreed conditions and used to arrange services and activities that promote well-being and everyday functioning. The budget's end-user or a person authorised by them can track the implementation of their individual budget.

Personal budgeting: The objective

The objective of personal budgeting is that every person in Finland can lead a good, individual life regardless of the need for social services and assistance. People play an active role in finding the right solutions and services to support their own lives. Their ability to participate is best supported and promoted by their active participation.

A further objective is to monitor the implementation of personal budgeting from the perspective of human well-being. This makes it possible to evaluate how the client's well-being, everyday functioning, participation and self-determination are carried out in practice. This, in turn, provides valuable feedback on how the approach has been able to meet the goals agreed with the client.

Personal budgeting differs from conventional approaches

Personal budgeting is not reduced or limited to the use of service vouchers. PB is not just about switching an existing service to another, even if it can be that for some clients.

PB differs from current practices in that an individual disposes of an agreed amount of money, that is, a personal budget that he or she can use for their personal support and assistance in a way that best suits their needs. This kind of support is not always found among service providers in the social and health care service provider register. It might not either be included in traditional social and health care services.

With the PB approach, the roles of the client and the designated social worker change: the role of the client is more active and the role of employee encouragement is stronger. The employee is also more in contact with service providers when looking for a service tailored to meet the needs of the client.

The concrete use of the budget is made possible by various practices. Payment methods may include, for example, mobile payment (i.e. the Finnish payment so-

lution ePassi), commitment, billing for an agreed service or activity, service voucher, or a payment in cash to the client's account. In the Finnish context, it is also important to look into the possibility of direct payment. It is crucial that these payment methods do not stigmatize the individual. Services are diversified and evolving with client choices and new solutions. This will improve the availability of support for different needs.

Characteristic elements of the personal budgeting approach

With the help of the description below, it is possible for the responsible organisation to assess their current strengths and development areas. However, it is also important to consider the information this assessment is based on.

Human-oriented value base

An organisation applying personal budgeting is committed to acting in a people-oriented manner. It promotes the client's self-determination, autonomy, participation, and self-use of the budget, and provides counseling, guidance, and other support to different clients, e.g. through support broker activities. Client work is organised in a way which meets people's needs in a holistic manner without a rush, and takes factors such as family needs into consideration.

Access to information

Municipality inhabitants and clients have access to information about the personal budget and its effects on their personal situation. They have sufficient information on the variety, quality and pricing of available social and health care services. Furthermore, they have access to

information about activities promoting individual well-being and everyday functioning. Finally, they are made aware of the effects of different support activities based on the client's personal wishes and needs.

Tools for self-assessment

Municipality inhabitants and clients have access to tools that help them reflect on their own needs, life situation and personal goals. They are made aware of self-assessment tools and methods for people of different ages and life situations. They have access to these tools both electronically and through other means.

Individual's own suggestion

A personal budget is driven by individual needs and objectives and is based on the client's own suggestion. The structure of the budget is based on individual requirements about the appropriate services, activities promoting well-being, or both. The parties are able to calculate the budget sum when they have mapped these requirements, defined the appropriate services for achieving them, and determined their cost. The budget must cover all required day-to-day service and support that meets and agreed objectives. Furthermore, where appropriate, these service and support measures should extend beyond organisational and service sector boundaries. The ultimate goal is to support a person's good life.

Trust

A personal budgeting organisation trusts its client – both as a person applying for the budget and as its end-user. Additionally, the organisation trusts that the client, their close family and designated social worker have carefully considered and justified the service needs and

that they have carefully considered the corresponding means and the goals agreed upon in order to enable good decisions on the budget and its implementation.

An employee provides the organisation with his or her academic and practical knowledge of what kind of service or support has proven to be effective. As agreed by the organisation, the employee can, if necessary, consult the client team and superiors. The organisation supports the use of individual judgment and decision- by i.e. training, consultation and PB implementation guidelines.

Self-determined choices

The client is able to use their personal budget in a self-determined manner. He or she can freely use the budget within the budgeting conditions specified in the client plan together with the designated social worker. Any limitations are determined in the client plan, support decision, or both – with the right of appeal included. There is a general restriction for all budget users: The budget cannot be used for criminal activity or gambling. Technological tools are employed to support the use of the budget and its up-to-date follow-up.

Advice, guidance and support

The user of a personal budget gets to agree on the support he or she will receive from their designated social worker and possible support broker, including their role and tasks. Any person proposed by the client, including a relative or another close person, may act as a support broker. Based on the client's needs, support will be available at all stages of the PB client relationship.

Budget follow-up and management

The budget user and their designated social worker can keep track of the budget implementation in ways determined by the organisation. The client reports the use of their budget as agreed upon. In the case of invoices, the client confirms their accuracy. This way, the client can truly be in charge of their budget.

Tracking one's goals

A person using a personal budget will agree on monitoring and evaluating their goals, such as how his or her needs and goals have been met within the agreed budget, or what impact the selected services and other support activities have had on their well-being. A joint assessment of the client plan and the according budget will take place at regular intervals.

Feedback is important

A client with a personal budget and their potential support person will provide feedback on their experiences and fulfilment of goals. In addition, employees of the organisation will use anonymous feedback to develop activities. Giving and receiving feedback, as well as knowing that this feedback is used, is relevant to all parties in the client relationship. Clients can participate in development activities in ways that best suit their advancement.

Functionality and effects of the PB approach

The responsible organisation monitors the effectiveness and impact of the PB approach in terms of human well-being and service and cost development.

Value base and operating principles

Ethical principles must be met during all activities. Instead of traditional service-oriented and expert-centered thinking, the central guideline and goal of activities is **the promotion of human rights and an approach driven by people's needs**. People are treated as holistic human beings, not just clients of a service.

A comprehensive knowledge of human needs guides all activity: **Equity based on necessity and positive special treatment** promote equality, as different people have different needs. In this respect, equal treatment does not mean that everyone gets the same amount of the same thing.

Choosing personal budgeting is made possible for everyone, regardless of the client group this person might belong to.

Work is guided by ensuring human involvement and a respect for autonomy: People are in charge of their own lives. In accordance with their ability to act, individuals have the power over their choices and actions as citizens, and take responsibility for them. All activities envisage the self-determination and autonomy of a person. However, people's different abilities to act must always be taken into account. In this way, the client receives support for presenting their own desires and goals.

Each person is met as a holistic human being with their individual resources. The experience of being heard and having the chance to express your wishes is an essential part of trust. The current, sectorised organisational “distribution model” can be quite distant from a comprehensive view of person and the co-operation possibilities in the overall service environment. A holistic approach is especially important in case a person has multiple, long-lasting or continuous needs for support. Additionally, it is important to consider a person as a part of their family and community.

Implementing services and support requires flexibility in how the organisation operates. Choosing PB will increase the availability of alternative services and support along with the current service offering and strengthen the general availability of services. The client can also evaluate the cost of different options and what to purchase on their budget.

The principle of self-determination means that within the approved budget and the client plan, a person has the right to use the services and support of their choice. Freedom of choice cannot be confined to selecting a service provider or changing from one service to another. One should be able to use the budget flexibly according to their current life situation.

When a person uses multiple services that involve different employees and service providers, these can be utilised to form **a client team** based on the client’s own wishes. The designated social worker co-ordinates the client team’s co-operation and service implementation **together with the client**. This approach enables individual service integration at its best.

It is the individual person’s right to receive advice, guidance, and other required **support according to their needs and abilities**. The designated social worker ensures that every client has at least one person in their everyday life that they can confide to. As all people do not have a family or another close people in their lives, the organisation needs to make sure that different support staff is available.

Ultimately, a person is always the owner and administrator of their own client data. With his or her permission, those in their client team can exchange information and agree on a single, joint client plan.

