

## **The Carers Shopping Card Service - Protecting Vulnerable Older People and Their Carers**

*The Money Carer Shopping Card provides a convenient, safe and secure way for carers to access smaller amounts of money that they will need to undertake food shopping and other everyday items for the vulnerable person they are caring for.*

Protecting Carers Is As Important As Protecting The Vulnerable People They Care For

It is a fact that many carers who look after vulnerable adults feel they have no choice but to access the money they need to buy food and other everyday items by using the bank card and personal PIN number of the person they are caring for.

This is largely because many vulnerable people, and in particular, older people are unable to access their own bank accounts due to frailty or other mental or physical disabilities. Typically it is those individuals that have care delivered in their own home and the carers that support them that are most at risk of financial abuse or, accusations, of financial abuse. This is a well documented problem and it is all too common to read about carers who have been prosecuted for theft and embezzlement of a vulnerable persons money whilst under their care.

Let us be clear though. Most carers who are accessing money in this way are doing so with the best intentions and simply feel they have no other practical way of gaining access to funds to buy the everyday essentials for the person they are caring for. The problem is fundamentally systemic and usually not the choice of the carer who would rather not be placed in such a precarious position.

This issue also has major liability implications to care agencies who may be aware that their staff are using their clients bank cards to access shopping money but are not doing enough to replace this 'poor practice' with 'best practice' in order to protect their clients and employees accordingly. Care providers who accept this poor practice are flying in the face of their regulator (CQC) and in most cases their commissioning local authority who has awarded a care contract to the organisation.

Sharing Our Innovations To Resolve Money Management Problems

The Money Carer Foundation as a national social enterprise that manages the finances of vulnerable adults was faced with the same problem 5 years ago. Whilst we were very good at making sure that our clients bills were paid on time and ensuring that our clients were getting all of the welfare benefits they were entitled to, the dilemma we had was how do we ensure that the carers who do the shopping for our clients have access to funds in a safe and secure and convenient way?

We scratched our heads for a bit and then came up with the solution and we launched the Carers Shopping Card service to solve this problem for our own clients in conjunction with our bank in 2012. In the following years we were contacted by many law firms who had Solicitors acting as Court of Protection Deputy or LPA (Lasting Power of Attorney) who had the same problem and asked us if they could access our Carers Shopping Card Service. We now have many law firms using the system.

Helping The Wider Population

After many conversations and consultations with regulatory authorities and national charities that support older people or individuals with mental or physical disabilities The Money Carer Foundation has launched The Money Carer Card which is available to anyone who wishes to access the service personally or to those individuals that are legally responsible for managing a vulnerable persons finances.

Please visit the website of [The Money Carer Foundation](#) to obtain further information about the service for individuals who wish to access our services personally or for professionals such as Solicitors or Care Providers who wish to protect their clients, their carers and indeed their own organisation.



**Contact Information**

**Sean Tyrer**

The Money Carer Foundation

<http://moneycarer.org.uk>

7841580634