

How people with a learning disability feel about money and finances

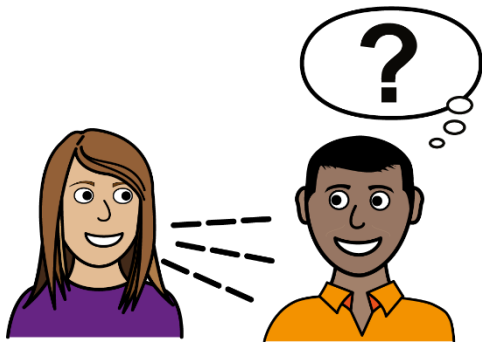
This report tells you what people with a learning disability
said when we asked them about money and finances.

wallet



University of
BRISTOL

What happened



In May and June 2024, Thera Trust and the University of Bristol worked together to talk to people with a learning disability about their money and finances.

Sam Holman (who has a lived experience of learning disability) and Gerard Starling from Thera Trust led the work. They were supported by a project steering group from the University of Bristol, Thera Trust and Dosh Financial Advocacy.

With the help of Thera support staff, Sam and Gerard invited people with a learning disability to talk to them in workshops or interviews. Many of their support workers came as well.

We talked to 16 people with a learning disability. The workshops and interviews were up to an hour and a half long. Everyone agreed to participate in the workshops and interviews.

What people said

We asked people about 4 things:

1. How they manage their money.
2. Spending and saving.
3. Support with benefits.
4. How they generally feel about their finances.

How they manage their money



Almost everyone we talked to got support from their family to manage their money.

In some cases, family members provided this support informally to the person with a learning disability. In other cases, family members were officially appointed to look after their money on their behalf, for example by the Department for Work and Pensions or the Court of Protection.

Some people had another organisation officially appointed to manage their money.

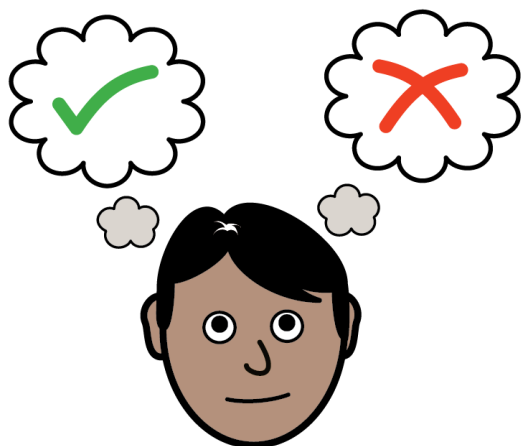
Support workers helped people with day-to-day decisions on spending, but not bigger financial decisions.



Most of the people we talked to had their own bank account and a bank card.

Family members and support workers often helped them to manage their bank account, such as supporting them to take out money from a cash machine or checking how much money was in their account.

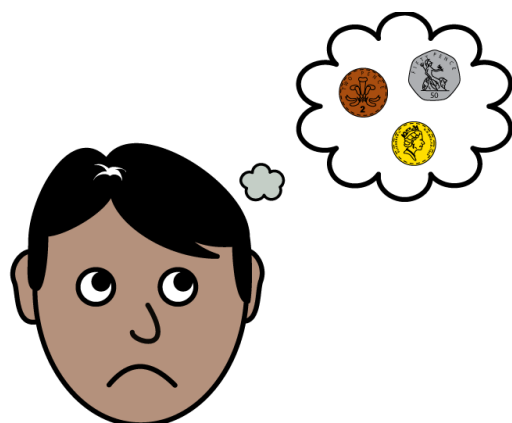
Spending and saving



Everyone we talked to said they had some choice about what they spent their money on, such as eating out, clothes, going to see a film or a band.

They usually got support from family or support workers to do this including to look at their options and explore ideas for bigger purchases such as a pet or holiday (even if they were not making the final decision).

One person had a weekly budget that they could not go over. This was frustrating for them.

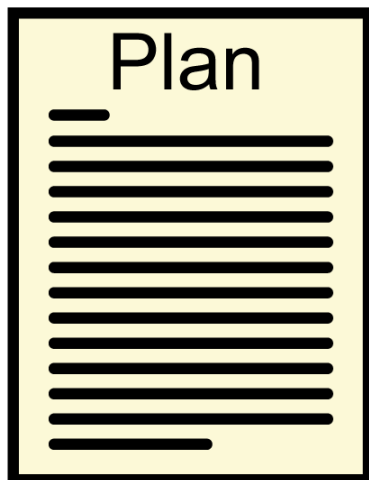


A few people had problems in the past because they were spending too much money.

They had been supported to cut back their spending and make better decisions about spending.

One man we talked to had had a bad experience when his flatmate didn't pay for their share of the food or bills like they were supposed to. As a result, he had to pay for everything, which left him in financial hardship. This made him very careful with money.

Spending and saving



People who lived in shared housing dealt with budgeting and shopping as a household with support, such as talking about what food they would buy at weekly house meetings.

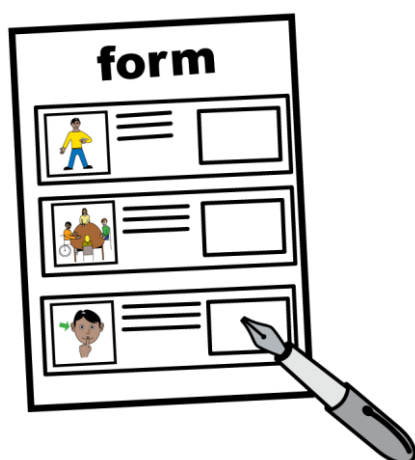
If people lived with their family, then their family usually dealt with this.



Most people had some money saved up, such as in a cash tin or in a savings account.

They saved up for things like holiday spending money, buying a radio, and days out.

Support with benefits

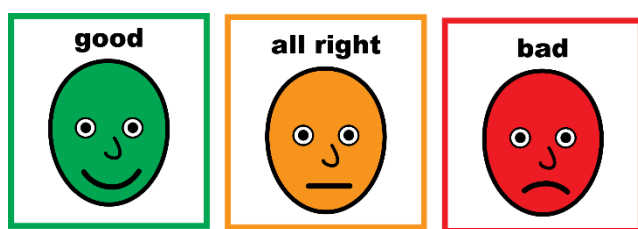


The people we talked to often knew that they received social security benefits such as Personal Independence Payment, Universal Credit and Housing Benefit.

Family members or financial appointees usually dealt with claims for social security benefits on their behalf because it can be complicated.

A few people claimed their own benefits with the help of support workers.

How they generally feel about their finances



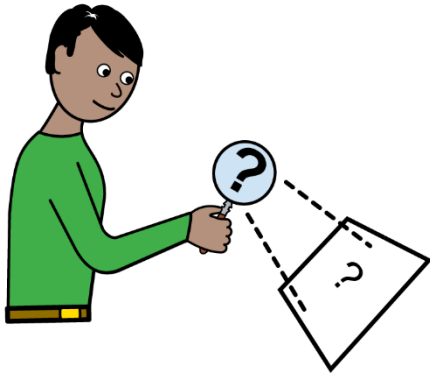
Most people we talked to felt good about their finances. They were happy and felt in control.

A few people felt all right about their finances. Some were concerned about money issues.

No-one we talked to felt bad about their finances.

People felt they would talk to their family or their support staff if they were worried about money.

What we learned from this project



We learned some important things from talking to people with a learning disability about their money and finances:

1. It can be difficult to talk about money and we need to find ways to make it fun, accessible and relevant to people's day-to-day lives.
2. People's lives are all different and they need different amounts of support, including with their money and finances.
3. People often get help with money from their family, while support workers may help them make day-to-day spending decisions.
4. People can get frustrated if they do not get to decide how to spend their money.
5. People can get into problems with money if they spend too much or if someone takes advantage of them.

Our reflections and what next

After talking to people with a learning disability about their money and finances, we reviewed what everyone said about their money and what we think could be done with this learning.

We reflected that most people didn't talk about learning new skills around money and gaining more independence in future. We felt that this would help address some of the concerns that a few people raised, for example around not making decisions around money.

We think it would be good to have more about promoting independence and control over money within people's person-centred plans, for example using person-centred active support approaches to gradually build people's skills and options around money. This would help people to make their own decisions about what they do with their money, if they would like to. Thera Trust and Dosh are looking at ways they can do this.



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This report was published in April 2025. The pictures in the report are from the Leeds and Yorkshire NHS Foundation Trust [Easy On The Image Bank](#).



[Thera Trust](#) is a charity that leads a group of companies that provide care and support for people with a learning disability across England, Wales and Scotland.

[Dosh](#) is a non-profit organisation that supports over 1,600 people with a learning disability to manage their money, so they can have as much independence and control as possible.



[The University of Bristol](#) was founded in 1876 and has a global reputation for world-leading research and academic excellence. It is home to the [Personal Finance Research Centre](#), an interdisciplinary research centre exploring the financial issues that affect individuals and households, with a particular focus on low-income, marginalised or vulnerable groups.