**Open Agenda** 

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# Health and Social Care Scrutiny Commission

Tuesday 18 April 2023 7.00 pm 160, Tooley Street, SE1 2QH

### Membership

Councillor Suzanne Abachor (Chair) Councillor Maria Linforth-Hall (Vice-Chair) Councillor Naima Ali Councillor Sam Dalton Councillor Esme Dobson Councillor Hamish McCallum Councillor Charlie Smith

#### Reserves

Councillor Victor Chamberlain Councillor Sabina Emmanuel Councillor Natasha Ennin Councillor Barrie Hargrove Councillor Emily Hickson Councillor David Watson Councillor Kath Whittam

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Contact Julie Timbrell on 020 7525 0514 or email: Julie.Timbrell@southwark.gov.uk

Members of the committee are summoned to attend this meeting **Althea Loderick** Chief Executive Date: 10 April 2023



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### Health and Social Care Scrutiny Commission

Tuesday 18 April 2023 7.00 pm 160, Tooley Street, SE1 2QH

### **Order of Business**

Item No.

Title

Page No.

### **PART A - OPEN BUSINESS**

#### 1. APOLOGIES

To receive any apologies for absence.

# 2. NOTIFICATION OF ANY ITEMS OF BUSINESS WHICH THE CHAIR DEEMS URGENT

In special circumstances, an item of business may be added to an agenda within five clear working days of the meeting.

### 3. DISCLOSURE OF INTERESTS AND DISPENSATIONS

Members to declare any interests and dispensations in respect of any item of business to be considered at this meeting.

#### 4. MINUTES

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To approve as a correct record the Minutes of the open section of the meeting on 2 February 2023.

# 5. INTERVIEW WITH THE CABINET MEMBER FOR HEALTH AND WELLBEING

# 6. INTERVIEW WITH THE INDEPENDENT CHAIR OF THE SOUTHWARK SAFEGUARDING ADULTS BOARD (SSAB)

7. FGM REPORT

- 8. CARE CONTRIBUTIONS UPDATE BRIEFING
- **9.** CARE CONTRIBUTIONS SCRUTINY REVIEW REPORT 11 19
- 10. ACCESS TO MEDICAL APPOINTMENTS SCRUTINY REVIEW HEADLINE REPORT
- 11. QUEEN'S OAK NURSING HOME AND ANNUAL CARE HOME CABINET REPORT
- 12. WORK PROGRAMME

# DISCUSSION OF ANY OTHER OPEN ITEMS AS NOTIFIED AT THE START OF THE MEETING.

Date: 10 April 2023

#### EXCLUSION OF PRESS AND PUBLIC

The following motion should be moved, seconded and approved if the sub-committee wishes to exclude the press and public to deal with reports revealing exempt information:

"That the public be excluded from the meeting for the following items of business on the grounds that they involve the likely disclosure of exempt information as defined in paragraphs 1-7, Access to Information Procedure rules of the Constitution." Open Agenda

Agenda Item 4

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### HEALTH AND SOCIAL CARE SCRUTINY COMMISSION

MINUTES of the Health and Social Care Scrutiny Commission held on Thursday 2 February 2023 at 7.00 pm at Ground Floor Meeting Room GO1 ABC - 160 Tooley Street, London SE1 2QH

| PRESENT:                         | Councillor Suzanne Abachor (Chair)  |
|----------------------------------|---|
|                                  | Councillor Sam Dalton<br>Councillor Esme Dobson<br>Councillor Charlie Smith   |
| OTHER MEMBERS<br>PRESENT:        |   |
| OFFICER &<br>PARTNER<br>SUPPORT: | Martin Wilkinson, NHS full time chief operating officer for<br>Partnership Southwark<br>Pauline O'Hare, Director Adult Social Care Carol Yates –<br>Partnership Southwark Project Manager<br>Sumeeta Dhir – GP, Live Well Mental Health Clinical & Care<br>Professional Lead, CCPL Advisory Group Co-Chair<br>David Mirfin – Consultant Psychiatrist, Associate Medical<br>Director (SLaM), Live Well Mental Health Clinical & Care<br>Professional Lead<br>David Stock, CEO Southwark Disablement Association<br>Julie Timbrell, Project Manager, Scrutiny |

#### 1. APOLOGIES

Councillors Maria Linforth-Hall and Naima Ali gave apologies.

# 2. NOTIFICATION OF ANY ITEMS OF BUSINESS WHICH THE CHAIR DEEMS URGENT

There were none.

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### 3. DISCLOSURE OF INTERESTS AND DISPENSATIONS

There were none.

### 4. MINUTES

The minutes of the meeting held on 15 December 2022 were agreed as an accurate record.

### 5. CARE CHARGES

The chair introduced the Care Charges item by explaining the intention was to particularly look at the impact on people with Learning & Physical Disabilities and their families.

The background to this item was a meeting between carers and councillors convened by Bede House, and paperwork relating to this event is provided as back ground information

The chair explained that the following will contribute:

- Pauline O'Hare , Director Adult Social Care
- Carers, who have received moral support from Mencap to tell their stories. Alan Burnham will present. He is the brother of a client that has attended Bede House for some years. Mary Kumar has provided a written statement, which was tabled. She is full-time carer for her adult daughter.
- Southwark Disablement Association David Stock, CEO

### Pauline O'Hare, Director Adult Social Care

A presentation on Care Charges, provided in advance, was given.

The chair invited questions and the following points were made:

- Certain disability related expenditure can be considered, examples of this are heating if additional warmth needed, scooter charging, extra laundry costs to cover incontinence etc.
- Southwark Council adopted a Fairer Contributions Policy in 2015, which outlines the way the Council financially assess recipients of social care services. This was amended by cabinet in early 2020.

- Minimum Income Guarantee (MIG) was set prior to the present cost of living crisis and members queried if this is sufficient now.
- The council spends close to £130m on Adult Social Care of which the budgeted income from charging for service is £8.4m. Members asked if the £8.4 million figure can be broken down to look at the proportion that goes to people of working age and pension age. This officer advised that she had not been able to do this in preparation for this meeting and she did not know if it was possible but would look into it.
- Many disabled people are not able to work throughout their adult lives, and therefore do not accrue assets or savings.
- Some older people have been able to acquire assets, although not all. In some cases income is low, despite assets accumulated. Some people have worked in jobs with no or inadequate pensions. Wealth and income among pensioners is very variable.
- In response to a question on why some people are charged and others are not the officer clarified this can be a combination of factors including income, if a placement is educational and if the threshold of care is high enough to be funded under the NHS Continuing Care. Social workers do not undertake the financial assessments, this is done by officers tasked with financial assessments. People can discuss charging with the social worker when being assessed for services, for more detailed information the client affairs finance team will be able to help.
- There has been a recent increase in resident concerns about Care Charges but it is unclear why this may be so since charges track back to 2015 and later changes made in 2020. Individuals can be unexpectedly impacted by charges due to changes in their personal circumstances, for example earned income from a job is disregarded, but a pension is not. A small increase in income over the threshold, say of only £5, can lead to a significant increase in charges. It is also possible that the cost of living is causing hardship as households have insufficient room to make savings.
- The Director of Adult Care said that the current focus of government funding streams are to aid hospital discharge, rather than preventative work. The funding window is also very short. A member referred to recent research from

Nuffield which said that less than half of delayed discharge cases are to do with social care, and asked about the local situation. The Director of Social Care agreed that discharge problems are often wrongly assumed to be a social care issue, whereas many relate to delays within the NHS system. A recent local exercise found only 3-5 out of 33 delayed discharge cases from hospital, related to waiting for a care home placement or double handed care. She added that often the acuity of people on discharge is very high,. People requiring a care home placement now have higher care needs, are transferred to care homes in ambulances and on stretchers and people rarely walk in these days.

• The focus on hospital discharge, diverts resources away from community referrals and across South East London there are over 8000 people waiting for a Community Care assessment.

### David Stock CEO, Southwark Disablement Association (SDA)

A verbal presentation was made with reference to an email circulated in advance and the following points made:

The SDA CEO explained that SDA is a user led organisation for deaf people, people with a physical disability, and to a lesser extent some people with mental health and learning disability. SDA also provide home care.

He explained that Care Charges are often perceived as a form of additional tax by disabled people, nevertheless he understood the financial pressures the council were under. He suggested that the council consider raising additional money through the social care precept on council tax.

Just prior to the pandemic there was a lot of consultation on changes to Fairer Contributions Policy, which he reported went to cabinet in 2020. The assessments were done based on the living costs at that time, prior to the cost of living crisis and large rises in energy and food prices, which have hit disabled people particularly hard. He said Southwark already add 25% to the Minimum Income Guarantee and proposed that this was now increased to 50%.

There was recent a Equality Impact Assessment done as part of the budget process and this showed that disabled people were very negatively impacted by the cost of living crisis and he suggested this is examined.

The government had proposed to raise the capital saving limit on pensioners to £100,000, however this has been postponed to 2025,

and he asked if it would be possible for Southwark to implement this locally as it would offer some protection to pensioners who are capital rich but income poor.

He reinforced the positive impact of money earned from paid employment being disregarded during the financial assessment but income from employment related pensions being unfairly included.

The chair then invited comments and the following points were made:

- The Director of Social Care was asked about the possibility of raising the Minimum Income Guarantee by 50% and if there had been an impact assessment. She reported that the finance team look at the individual needs and circumstances of each case as part of the financial assessment process.
- Regarding pressure on social care providers, the SDA CEO said that home carers are paid London Living Wage plus transport costs by SDA but employees can still decide they are financially better off working on supermarket checkouts, even if this is less rewarding work, so he said that it is important to look after the staff both financially as well as through good management.

#### Alan Burnham, a carer for his brother, presented

Alan spoke about his brother, Lesley. He said since the passing of their mother the family rallied around. The sister provides most day to day support. His brother had a personal care package but this has been gradually withdrawn. As part of package he attends Bede House and Surrey Docks Farm, which get him out of home.

His sister is getting older, she is 76, and so travelling from a neighbouring borough and providing regular care is becoming increasingly difficult.

When Lesley received his pension he got a bill in excess of £470 per month, which has to be found from his pension and disability living allowance. The charges went from £0 to £470 per month. The family do not know how to meet these expenses, and are disappointed and frustrated with the situation.

The sister does all the cooking, cleaning and check-ups. He explained that because of his brothers learning disability foods which are easy to prepare are provided, and these have extra costs. The additional costs associated with his care have not been considered.

The chair thanked Alan for his presentation and invited questions. The following points were made:

- Members asked about financial assessment process and Alan said he was unable to speak with officers in the council about this. The family provided lots of information but have not heard back. His sister as the main carer was told she cannot claim back costs related to her expenses as carer, such as transport and providing a special diet.
- Members queried if the expenses, such as diet were Disability Related Expenditure. Director of Adult Social explained that specific dietary requirements are considered as part of offered to look into this and double check the assessment process.
- Members asked if the sister had had a carer assessment, and clarified that here assessment would be done by the borough the person she cared for resided, rather than the borough she resided.

### RESOLVED

The commission resolved to write a short report to cabinet with the following recommendations:

- Raise the Minimum Income Guarantee to 50% from 25%, and provide an impact assessment to understand cost to the council and benefit to disabled people and carers.
- Take steps to reduce the adverse impact of care contributions on the incomes of people reaching pension age, both disabled people and their carers. In particular take action to mitigate the steep increases that can be incurred once a) a disabled person reaches pension age and their employment related pension becomes assessed b) carers facing reductions in income as they reach pension age and lose Care Allowances and income from paid work.
- Cabinet revisit the Fairer Contributions Policy Cabinet agreed in 2015, and revised in 2020.

Officers to provide:

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- A breakdown of the £8.4 million received through care charges by cohort, including working age and pension age, including a breakdown of the amount of money received in income for each year between 2015 and 2022
- Information and support available to enable disabled people and carers to understand Care Charges and Disability Related Expenditure.

### 6. MENTAL HEALTH TRANSFORMATION

The chair introduced the item by explaining this will contribute to the scrutiny review on Access to Medical Appointments.

The report and presentation circulated in advance was presented by the following :

- Carol Yates Partnership Southwark Project Manager
- Sumeeta Dhir GP, Live Well Mental Health Clinical & Care Professional Lead, CCPL Advisory Group Co-Chair
- David Mirfin Consultant Psychiatrist, Associate Medical Director (SLaM), Live Well Mental Health Clinical & Care Professional Lead

The chair then invited questions and the following points were made:

- There is linked patient and carer race equality framework to deliver a more equitable service to Black and Minority Ethnic people . The service will know that is delivering improvements when indicators of inequality such as the over representation of disadvantaged communities in forensic services start to reduce, there is more early treatment and more equal outcomes.
- There is engagement work led by Black Thrive , alongside looking at both service delivery and Mental Health Transformation through the race equality lens – this means looking at issues such as addressing cultural barriers , racism and systematic bias.
- There is work with GP Federations / Primary Care Networks. An example is the mental health practitioner in the Lister Service, as GP practice.

- There is an emphasis on supporting people in the community to prevent crisis, and to reduce the need for A & E. There is recently launched mental health crisis team in Lambeth. The problems for people visiting A & E in mental health crisis were acknowledged.
- A sanctuary service has been added to the Wellbeing Hub to meet the needs of people in crisis.
- There is digital option that has opened up access in Primary Care for mental health appointments which has shortened wait times . NHS staff said that that many patients are getting more comfortable with online appointments , however they did acknowledged problems for some people. They said there are not enough resources, or the money that it would take to expand the workforce, in order to deliver all the appointments face to face , or to meet all the demand. There is a reduction in GP's , and resultant lack of capacity, with the NHS direction of travel being to recruit a broader range of roles to deliver Primary Care, such as Physician Associates, and Health and Wellbeing Coaches.
- The Wellbeing Hub is for people with low to moderate mental health needs, and has a physical location and a mobile service working in the north and south of the borough.
- The Wellbeing Hub has been around for a couple of years so has a profile in the community, and there are presently outreach support roles being recruited to enable people to be seen in the community.
- There is communication strategy for the Mental Health Transformation project.
- There will be more work with Partnership Southwark to have an ear to ground.
- Members commented that the pandemic has impacted on older people with increased social isolation and loneliness. They added that there are voluntary services that can combat that this, and suggested that links are made with these generally, and a particular offer was made to link with Southwark Pensioners Centre. The NHS staff agreed that the pandemic has increased social isolation and many cases this has been traumatic with bereavement and loss of social circles, which had been particularly acute for people with conditions such as schizophrenia. They welcomed the offer

to link with the voluntary sector.

### 7. PATIENT USE OF URGENT AND EMERGENCY SERVICES

The chair explained this item is to support the scrutiny review on Access to Medical Appointments.

Martin Wilkinson, NHS full time chief operating officer, provided a presentation on patient use of urgent, emergency, 111, and ambulance service including numbers, waiting times and demographics.

### 8. WORK PROGRAMME

The chair asked the the scrutiny Project Manager, Julie Timbrell, to give an update the workplan:

### Queen's Oak nursing home

An informal officer briefing has been circulated by email about the closure of the home and impact in residents – as well as information on a forthcoming report to cabinet on care homes.

# Community engagement and outreach for the Access to Medical Appointments review

Sessions with older people at the Copleston Centre and the wider community at Walworth Living Room have been provisionally scheduled for lunchtime / afternoon of either Tuesday 21 Feb, Thursday 23 February, Tuesday 28 February and 2 March. The dates and times are to be confirmed and all members will be invited to attend.

### Next and final meeting is now scheduled for the 18 April

The additional meeting on 30 March will now not be going ahead because of diary clashes and instead an informal meeting will be arranged late March or early April to report back on the outreach and discuss headline recommendations for the Access to Medical Appointments review.

### RESOLVED

The nursing care home report will be circulated with the next agenda.

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Health and Social Care Scrutiny Commission - Thursday 2 February 2023

# Care Contributions Scrutiny Review Report

# Health and Social Care Scrutiny Commission

April 2023

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- Cost of living crisis, care contributions and the cumulative impact on disabled people and their carers
- Financial assessments and Disability Related Expenditure
- Pensioners

Conclusion: review of the Fairer Contributions Policy

### Summary of recommendations

### **Recommendation one**

Raise the Minimum Income Guarantee increase the government mandated buffer of 25% with an additional local buffer of 25% to a total of 50%?and provide an impact assessment to understand cost to the council and benefit to disabled people and carers.

### **Recommendation two**

Provide better information, advice and support to enable disabled people and carers to understand care contributions generally, and their right to have adequate Disability Related Expenditure taken into account in financial assessments.

#### **Recommendation three**

Take steps to reduce the adverse impact of care contributions on the incomes of people reaching pension age, both disabled people and their carers. In particular take action to mitigate the steep increases that can be incurred once a) a disabled person reaches pension age and their employment related pension becomes assessed b) carers facing reductions in income as they reach pension age and lose Care Allowances and income from paid work.

#### **Recommendation four**

Cabinet revisit the Fairer Contributions Policy Cabinet agreed in 2015, and revised in 2020.

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### Introduction

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Disabled people are eligible for a personal budget from their local authority, which they use to pay for care and support appropriate to their needs. However, clients are also asked to contribute financially towards this. 'Fairer contribution' is the Council's framework for assessing what people should contribute towards the cost of their care, taking into account all their income and assets, as well as any expenses they have linked to their disabilities. Contributions are means-tested and based on income (including benefits but not employment).

Local Authorities provide and fund social care services under Section 9 of the Care Act 2014. This legislation also provides Local Authorities with a duty to complete an assessment of an adult's needs for care and support and a power to make a charge. Councils do however have the scope to vary charges, and the Act specifies that people will only be asked to pay what they can afford.

Southwark Council adopted the Fairer Contributions Policy in 2015, which outlines the way the Council financially assess recipients of social care services and ensure this is affordable. In March 2020 cabinet amended the Adult Social Care Fairer Contributions Policy and this revised approach was implemented in April 2021.

The Commission heard there was considerable consultation prior to both policies being adopted, however the impact of the cost of living crisis has happened following the last major change. Disabled people and older carers have been particularly hard hit by increases to energy and food costs, and the squeeze on incomes.

Officers told the Commission that the number of people requiring support to manage their social care needs is increasing year on year. Whilst unpaid carers continue to provide support across the country, the financial cost for Local Authorities to meet the social care needs of their residents continues to increase.

The Council spends close to £130m on Adult Social Care, while the projected income from charging for services is £8m.

The Commission decided to hold a one off session to investigate care contributions following a meeting hosted by Bede House bringing together councillors and carers of people supported at the Bede Centre. At the meeting, many carers and service users raised their concerns about the impact that the care contribution charges were having on them and the people they care for.

### Contributors to the review

The Commission received the following evidence at the meeting held on 2 February:

 Bede House provided a briefing on care charges for councillors and a report of a meeting hosted on 20 October 2022. This was an afternoon for clients with learning disabilities and their carers to meet local councillors. 11 relatives or carers and 5 Bede clients met with 3 local councillors and the London Assembly member for Lambeth and Southwark.

- Two carers received moral support from Mencap to tell their stories to the Commission. Alan Burnham presented to the meeting. He is the brother of a client that has attended Bede House for some years. Mary Kumar provided a written statement. She is full-time carer for her adult daughter, who also attends Bede House.
- Pauline O'Hare, Director Adult Social Care, provided a briefings and presented.
- Southwark Disablement Association David Stock, CEO provided a briefing and presented.

# Cost of living crisis, care contributions and the cumulative impact on disabled people and their carers

People receiving local authority-arranged care and support other than in a care home need to retain a certain level of income to cover their living costs. Under the Care Act 2014, charges must not reduce people's income below a certain amount, but local authorities can allow people to keep more of their income if they wish. This is a weekly amount and is known as the Minimum Income Guarantee (MIG)<sup>1</sup>.

The government raises the MIG annually to reflect inflation, however Bede House highlighted recent increases have been below the actual inflation rate. The MIG increased by 3% this year, but this is much lower than the current rate of inflation, which is at 9.9%.

The Commission heard that the cost of living crisis is impacting disabled people particularly hard, as a higher proportion of their living costs will go on basics such as energy and food. These have seen the largest inflationary rises.

This is backed up by documents produced by the Council to support the budget process and ensure that people living with disadvantage are not unfairly impacted by future changes to the allocation of resources <sup>2</sup>. A Public Health document looking at the impact of the cost of living crisis on disabled people found that:

• Deaf and disabled Londoners were twice as likely as the average Londoner to be going without essentials (16% v 8%).

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<sup>&</sup>lt;sup>1</sup> https://www.gov.uk/government/publications/social-care-charging-for-local-authorities-2023-to-2024/social-care-charging-for-care-and-support-loc

<sup>&</sup>lt;sup>2</sup> Cost of Living Crisis: Impacts across protected characteristics. Public Health Division Children & Adults Department January 2022, Page 7 Disabled people.

- Among Southwark respondents to the 2019 Survey for London, fuel poverty was higher than average for people with disabilities, indicating that they are at greater risk of fuel poverty during the cost of living crisis.
- Between July and August 2022, Citizens Advice Southwark saw an increase in the proportion of their clients who had long-term health conditions from 25% to 40%.
- Previous financial crises have had disproportionate negative impacts on people with mental health conditions. Nationally, 44% of adults with mental health problems who fell behind on bills either considered or attempted suicide during COVID-19.
- Money worries can lead to people feeling lonely or isolated. Amongst Southwark respondents to the 2019 Survey for London, just over 1 in 4 people reporting a long-term mental health condition also said that they felt lonely often, compared to 1 in 11 Southwark respondents overall. (2)

Although care contribution assessments are for individuals, many disabled people live in families where income is pooled and any care contributions come out of a shared household budget. The Commission heard that the cost of living is placing a general strain on household budgets, which mean that the care contributions cannot be absorbed without carers cutting back on essentials.

Officers told the commission that the MIG figure is reviewed at least annually to ensure that any adjustments to the sum are reflected in our charging practices. The Council currently increases the MIG amount by 25%<sup>3</sup>. The CEO of Southwark Disablement Association highlighted that the 25% uplift to the MIG was decided prior to the more recent cost of living increase and proposed the MIG is increased by 50%, which the Commission agree with.

### **Recommendation one**

Raise the Minimum Income Guarantee increase the government mandated buffer of 25% with an additional local buffer of 25% to a total of 50%?and provide an impact assessment to understand cost to the council and benefit to disabled people and carers..

# Financial assessments and Disability Related Expenditure (DRE)

The carers who gave evidence all stressed the additional cost that disabled people incur because of their conditions. For example people with learning difficulties often require food that is easy to prepare; there may be extra energy costs associated with electrical equipment to charge scooters; or keep warm; or to undertake more laundry

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<sup>&</sup>lt;sup>3</sup> This needs a reference – request sent to Director of Adult Social Care

because of incontinence. Officers told the commission that Disability Related Expenditure (DRE) ought to be deducted during the assessment process to ensure that each person has the Minimum Income Guarantee.

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The carers who gave evidence did not think these expenses had been taken into account. Members who attended the Bede House event also heard from families where DRE did not seem to have been factored into the assessment. Many of the complaints from Bede House clients and carers centred on the assessment process. The Bede House reported that people with learning disabilities, and their carers, did not understand how the care charges had been worked out and complained that the charging letters did not provide a clear breakdown.

The Commission asked officers, and undertook desktop research, to establish the information, advice and advocacy available to ensure disabled people and their carers could claim all the DRE that is due and obtain a fair assessment. The exercise did not provide adequate reassurance that this is sufficient - a leaflet did not provide much explanation of DRE, website links were broken, and the organisations providing advice were hard to find.

Concern was also raised by Bede House that DRE is being increasingly narrowed by local authorities and averages around £5 per week, which they said does not reflect the scale of additional costs that disabled people face.

Bede House clients and their carers also complained about a disjointed and confusing assessment process. Some were not aware that the forms they were asked to fill in were to undertake a financial assessment for charges, and complained about a lack of transparency. Other people said they were receiving notices for backdated payments to pay for charges that they did not know about, and there was concern they would fall into debt or face a visit from bailiffs.

This year the council's budget process set out an intention to increase the income raised through more efficient collection of contributions from service users towards the cost of their care, and notes that this could have a negative impact on some disabled service users<sup>4</sup>. This highlights the importance of minimising this risk and ensuring that service users and their families are assessed fairly, that their Disability Related Expenditure is fully accounted for, and families have a well-managed assessment process.

### **Recommendation two**

Provide better information, advice and support to enable disabled people and carers to understand care contributions generally, and their right to have adequate Disability Related Expenditure taken into account in financial assessments.

### Pensioners and care charges

<sup>4</sup> 

Policy and Resources Strategy Initial Cumulative Equality Analysis 2023/2024 Disability: Council Delivery Plan Page 18

The Commission heard that increases in care contributions have adversely impacted pensioners in particular, both disabled pensioners and carers who are pensioners.

Disabled people's contribution to their care is means-tested and based on some but not all income; benefits are included but not income from employment. However pensions are assessed, including work based pensions. In some cases receiving a pension can tip people over an assessment threshold with £5 in extra income week leading to a significant increase in charges, per week. The Commission heard that when one disabled person reached state pension age he was required to pay over £470 in contributions, when previously none had been incurred. Such steep charges were very difficult to manage and the Commission recommended that steps are taken to mitigate these sharp increases.

Carers who were also pensioners were another cohort of concern. On reaching pension age some carers reported losing their Care Allowance (on receipt of the state pension), losing income from paid employment, alongside facing a reduced capacity to care and their own age related health needs. The cumulative impact of this was causing hardship. One family told the Commission that care contributions meant that they could not afford to adequately heat and light their home, which was impacting in their health and wellbeing.

### **Recommendation three**

Take steps to reduce the adverse impact of care charges on the incomes of people reaching pension age, both disabled people and their carers. In particular take action to mitigate the steep increases that can be incurred once a) a disabled person reaches pension age and their state and employment related pension becomes assessed b) carers facing reductions in income as they reach pension age and lose Care Allowances and income from paid work.

### Conclusion

The implementation of changes made to the "Adult Social Care Fairer Contributions Policy" in April 2021 may well explain why families of users of Bede House only started to get upset around this time. In addition the impact of the cost of living crisis could well be pushing families over the edge when they face steep, unexpected or unaffordable care contributions bills, because of a change in circumstances.

There is a risk that this situation could get worse, without measures to mitigate the impact of increased collection of care contributions, once the more efficient collection of contributions set out in the budget takes place.

Disabled people and their carers are raising significant concerns with the both process and in some cases real hardship at the amount of care contributions levied. Disabled people are one of the most disadvantaged groups in our community. Carers are often also pensioners who have given much of their lives to caring and deserve both an understanding of their increasing vulnerability as they age , and also a system that is as fair and well managed as possible, in recognition of the unpaid contribution carers are making to the community.

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At the same time the Commission recognises that the Council is facing an increasing need for care provision, rising inflation and no extra resources. The Council therefore has to allocate resources judiciously, and protect those most in need.

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The Commission believe that the recommendations outlined in the report will go some way to protecting those residents on some of the lowest incomes in Southwark. The Commission also recommend that the Fairer Contributions policy is more thoroughly reviewed.

### **Recommendation four**

Cabinet revisit the Fairer Contributions Policy Cabinet agreed in 2015, and revised in 2020.

### Health & Social Care Scrutiny Commission

### MUNICIPAL YEAR 2022-23

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| Councillor Suzanne Abachor (Chair)<br>Councillor Maria Linforth-Hall (Vice-Chair)<br>Councillor Hamish McCallum<br>Councillor Charlie Smith<br>Councillor Esme Dobson<br>Councillor Naima Ali<br>Councillor Sam Dalton |                 |  |                 |
| Reserves Members   |                 |  |                 |
| Councillor Kath Whittam<br>Councillor Emily Hickson<br>Councillor Natasha Ennin<br>Councillor Barrie Hargrove<br>Councillor Sabina Emmanuel<br>Councillor David Watson<br>Councillor Victor Chamberlain                |                 |  |                 |
|  |                 | Total: 11  |                 |
|  |                 | Dated: June 2022                                 |                 |