APPENDIX B

ADULT SOCIAL CARE – case studies

Annual Fees and Charges – Adults

Mrs A receives 7 hours of home care per week, 1 visit per day. She has retirement pension of £115, and pension credit of £30.40. She has no savings. Her weekly income is £145.40, equivalent to minimum income guarantee. The result of her financial assessment is that she doesn't have to pay for her care, as her income level is the government minimum and therefore lower than the 'buffer' figure of £181.75. In April 2014, her pension and pension credit increase by 2%. Because the minimum income guarantee level also increases by 2%, her circumstances have not changed and she remains a zero charge customer. The council continues to pay for her care package in full.

Mr B also receives 7 hours of home care per week, 1 visit per day. He has retirement pension and pension savings credit, an occupational pension, and savings of £15,000. His weekly income is £650. The value of his income over and above the buffer level is (£650-£181.75) = £468.25. Southwark charges at 80% rate, equivalent to £374.60 and this represents the maximum Mr B could pay towards his care. Because this amount is higher than the cost of providing his care, his current contribution is set at the cost of care. His charge is £92.05 per week. In April 2014, his occupational and retirement pensions increase by 2% and he has more available income as a result. Southwark have increased the hourly home care charge rate to £13.50 per hour and his charge would increase to £94.50. (2.7% increase).

Ms C receives 7 hours of home care per week, 1 visit per day. She receives retirement pension, Attendance Allowance, and pension credit. Her weekly income is £211.75. She has disability related expenses of £20 per week. Her available income is (£211.75-£20-£181.75) = £10, and her current contribution is charged at 80% = £8 per week. In April her pension and benefits increase by 2% and her increased weekly income is £216. Her expenses remain at £20, and the minimum income guarantee figure + 25% buffer increases by 2% to £185.38. Southwark continues to charge at 80% of available income. Her weekly contribution increases to (£216-£20-£185.38) = £10.62 X 80% = £8.50.

Miss D currently has a SMART pendant alarm and contributes £4.10 per week. She is 86 years old. In April Southwark provides the alarm service free of charge and Miss D is therefore £4.10 better off each week.

Mr E receives a personal budget (Direct Payment) of £135 per week to enable him to purchase services to help maintain his independence. He is financially assessed in exactly the same way as anyone receiving support from LBS Adult Social Care. He receives pension credit and Attendance Allowance and his weekly income is £201.75. The result of his financial assessment is he can afford to contribute £16 towards the personal budget (201.75-181.75=£20 x 80% = £16). In April, his benefits increase by 2% and his weekly income is now £205.78. His personal buffer amount also increases. His contribution will increase (£205.78-£185.38 = £20.40 x 80% = £16.32) because his income has increased.