

# Paying for Non-residential Care & Support

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## Factsheet 3

### Case Examples

#### Julie (Aged 35)

Julie has advanced multiple sclerosis. She lives in the community. **Her total care and support package costs £260.00 per week.**

Julie has an **income of £263.00 per week**, £194.90 Income-related Employment and Support Allowance with the work-related activity component (abolished for new claims from April 2017) and an amount for severe disability as she lives on her own, plus £68.10, standard rate Personal Independence Payment for daily living. She also receives Housing Benefit and a Council Tax Reduction but she has to pay £4.67 per week towards her Band A Council Tax which will be allowed for in the financial assessment.

Julie would be **expected to contribute £96.93 per week** to her care and support, leaving £166.07 per week for her to live on.

| Income  | MIG            | Disregards  |
|---|----------------|---|
| £225.45 Income-related ESA<br>£68.10 Standard PIP<br><b>£263.00 Total</b> | <b>£149.40</b> | £4.67 Council Tax<br>£12.00 Disability Related Expenditure<br><b>£16.67 Total</b> |
| <b>Contribution calculation: £263.00 - £149.40 - £16.67 = £96.93</b>      |                |   |

## Dilbag (Aged 40)

Dilbag has cerebral palsy which significantly affects his mobility, communication and ability to care for himself. He lives in supported living accommodation in the community. **His total care and support package costs £190.00 per week.**

Dilbag has an **income of £293.55 per week**, £225.45 Income-related Employment and Support Allowance including the support component, an enhanced disability premium and an amount for severe disability as he lives on his own, plus £68.10, standard rate Personal Independence Payment for daily living. He also receives Housing Benefit and a Council Tax Reduction but he has to pay £4.67 per week towards his Band A Council Tax which will be allowed for in the financial assessment.

Dilbag would be **expected to contribute £99.26 per week** to his care and support, leaving £194.29 per week for him to live on.

| Income  | MIG            | Disregards  |
|---|----------------|---|
| £225.45 Income-related ESA<br>£68.10 Standard PIP<br><b>£293.55 Total</b> | <b>£171.75</b> | £4.67 Council Tax<br>£17.87 (£12 Disability Related Expenditure + 30% EDP)<br><b>£22.54 Total</b> |
| <b>Contribution calculation: £293.55 - £171.75 - £22.54 = £99.26</b>      |                |   |

## Kiranjit (Aged 45)

Kiranjit has a learning disability. When his mother passed away he moved to live in a Wolverhampton homes flat in the community. He receives 7 hours of personal care per week at £18.36 per hour and 3 hours of outreach support at £16.08 per hour by way of an Individual Service Fund. **His total care and support package costs £176.76 per week.**

Kiranjit has an **income of £327.20 per week**, £225.45 Income-related Employment & Support Allowance including the support component, an enhanced disability premium and an amount for severe disability as he lives on his own, plus £101.75, enhanced rate Personal Independence Payment for daily living although only £68.10 would be taken into account as he does not receive any night-time support. He also receives Housing Benefit and a Council Tax Reduction but he has to pay £2.55 per week towards his Band A Council Tax which will be allowed for in the financial assessment.

Kiranjit would be **expected to contribute £101.38 per week** to his care and support, leaving £225.82 per week for him to live on.

| Income   | MIG            | Disregards   |
|--|----------------|--|
| £225.45 Income-related ESA<br>£101.75 Enhanced PIP<br><b>£327.20 Total</b> | <b>£171.75</b> | £2.55 Council Tax<br>£17.87 (£12 Disability related expenditure + 30% EDP)<br>£33.65 Night-time deduction<br><b>£54.07 Total</b> |
| <b>Contribution calculation: £327.20 - £171.75 - £54.07 = £101.38</b>      |                |  |

## Jacob (Aged 28)

Jacob has an acquired brain injury. He lives with his mother and father in the community. Jacob receives 5 hours of personal care during the day each week at £18.36 per hour and 6 hours of outreach support at £16.08 per hour. **His total care and support package costs £188.28 per week.**

Jacob has an **income of £250.80 per week**, £149.05 Income-related Employment & Support Allowance including the support component and an enhanced disability premium, plus £101.75, enhanced rate Personal Independence Payment for daily living although only £68.10 would be taken into account as he does not receive any night-time support. He has no housing-related costs.

Jacob would be **expected to contribute £27.53 per week** to his care and support, leaving £223.27 per week for him to live on.

| Income   | MIG            | Disregards  |
|--|----------------|---|
| £149.05 Income-related ESA<br>£101.75 Enhanced PIP<br><b>£250.80 Total</b> | <b>£171.75</b> | £17.87 (£12 Disability Related Expenditure + 30% EDP)<br>£33.65 Night-time deduction<br><b>£51.52 Total</b> |
| <b>Contribution calculation: £250.80 - £171.75 - £51.52 = £27.53</b>       |                |   |

## Albert (Aged 71)

Albert suffers with dementia and is physically frail. He lives in on his own in a privately rented house in the community. Albert receives 10.5 hours of personal care during the day each week at £18.36 per hour and he has Telecare at £9.00 per week – **a total cost of £201.78 per week for his care and support package.**

Albert has **savings of £10,000** and an **income of £379.20 per week**, £277.45 State Retirement Pension/Pension Credit including an amount for severe disability as he lives on his own, plus £101.75 higher rate Attendance Allowance. He also receives Housing Benefit and Council Tax Reduction.

Albert would be **expected to contribute £119.20 per week** towards his care, leaving £260.00 per week for him to live on.

**Note:** Albert's savings are disregarded as they are below the £14,250 lower threshold.

| Income   | MIG            | Disregards  |
|--|----------------|---|
| £277.45 State Pension and Pension Credit<br>£101.75 Higher rate Attendance Allowance<br><b>£379.20 Total</b> | <b>£214.35</b> | £12.00 Disability Related Expenditure<br>£33.65 Night-time deduction<br><b>£45.65 Total</b> |
| <b>Contribution calculation: £379.20 - £214.35 - £45.65 = £119.20</b>  |                |   |

## Janet (Aged 59)

Janet suffered a stroke which has left her with difficulty mobilising, difficulty with personal care and short-term memory problems. She is a home owner living with her adult son in the community. Janet receives 8.5 hours of personal care during the day each week at £18.36 per hour and she has Telecare at £9.00 per week – **a total cost of £165.06 per week for her care and support package.**

Janet has savings of **£15,000** and an **income of £354.65 per week**, £123.40 occupational pension plus £129.50 Contributory Employment and Support Allowance including the support component (reduced by £21 due to an occupational pension over £85), plus £101.75 enhanced rate Personal Independence Payment for daily living (although only £68.10 would be taken into account as she does not receive any night-time support). She is not entitled to Council Tax Reduction so she and her son are required to pay £21.72 per week (£10.86 each) towards the Band B Council Tax which will be allowed for in the financial assessment.

Janet would be **expected to contribute £123.52 per week** towards the cost of her care, leaving £231.13 per week for her to live on.

**Note:** As Janet has £750 savings above the lower threshold, a further £3.00 per week is added to her income in the financial assessment. If Janet had £23,250 or more in savings/capital then she would be expected to pay the full £137.52 per week cost of her care. Although Janet owns her own home the value of his property is not taken into account when assessing her savings/capital because this is where she is living.

| Income  | MIG            | Disregards  |
|---|----------------|---|
| £129.50 Contributory ESA<br>£123.40 Occupational pension<br>£101.75 Enhanced PIP<br>£3.00 Tariff Income<br><b>£357.65 Total</b> | <b>£171.75</b> | £10.86 Council Tax<br>£17.87 (£12 Disability Related Expenditure + 30% EDP)<br>£33.65 Night-time deduction<br><b>£62.38 Total</b> |
| <b>Contribution calculation: £357.65 - £171.75 - £62.38 = £123.52</b>   |                |   |