

APPENDIX 3

IMPACT OF PROPOSAL & EXAMPLES

1. IMPACT SUMMARY

The impact of the proposal to change the council's non-residential care charging policy by including disability related benefits at the higher or enhanced rate as part of a person's means tested financial assessment is summarised as follows:

Example given below	As at 23 October 2017		Financial Saving (£)
Mrs A	Number of people who are in receipt of higher rate disability benefits would not have to pay anything more due to their individual financial circumstances	95	0
Mr B	Number of people who are in receipt of higher rate disability benefits who would have to pay an amount less than £27.45 per week due to their individual financial circumstances (financial saving based on average £20 per week additional income)	75	78,000
Mrs C	Number of people who would have to pay £27.45 per week more due to their individual financial circumstances	600	856,440
	Total number of people who are in receipt of higher rate disability benefits Attendance Allowance: 376 Disability Living Allowance: 219 Personal Independence Payment: 175	770	Total <u>Saving</u> 934,440

2. IMPACT EXAMPLES

Mrs A is 89 years old; she lives with her 91 year old husband. Mrs A is in receipt of personal care support twice daily which is funded through the council, the support is to assist her with washing and dressing in the morning and to get ready for bed in the evening. Mrs A pays privately for two hours cleaning and two hours shopping support each week and she pays £13.50 per hour for these services, totalling £54 per week; she also pays £5.55 per week for the hire of a stair lift. Mrs A receives guaranteed pension credit as a couple with her husband, she receives higher rate Attendance Allowance. Mrs A is financially assessed as half of a couple.

The cost of Mrs A's weekly care package provided by the council is £118.16

Mrs A is entitled to claim Disability Related Expenditure [DRE] for her cleaning and shopping support and also for the cost of her stair lift which totals £55.55 per week

Mrs A is in receipt of higher rate Attendance Allowance [£83.10 per week], the council is currently only taking the lower rate of Attendance Allowance [£55.65] into account as income in her financial assessment, Mrs A's current financially assessed maximum weekly contribution is £-28.50, if her Attendance Allowance was included in her financial assessment at the higher rate her maximum weekly contribution would be £-1.05 so she would continue to not have to contribute towards her care provided by the council.

Current Assessment		Assessment after proposed changes	
Assessed Income	£	Assessed Income	£
State Pension (Total for Mr A and Mrs A)	£195.50	State Pension (Total for Mr A and Mrs A)	£195.50
Guaranteed Pension Credit. (Total for Mr A and Mrs A)	£127.55 (Includes two severe disability premiums and two carers premiums)	Guaranteed Pension Credit. (Total for Mr A and Mrs A)	£127.55 (Includes two severe disability premiums and two carers premiums)
Total Joint Means Tested Income	Mr A and Mrs A =£326.05 Mrs A = £163.03 (halved income used in financial assessment)	Total Joint Means Tested Income	Mr A and Mrs A =£326.05 Mrs A = £163.03 (halved income used in financial assessment)
High rate Attendance Allowance	Mrs £83.10	High rate Attendance Allowance	Mrs £83.10
Total Income	£246.13	Total Income	£246.13
Allowable Expenses		Allowable Expenses	
Personal Allowance	£57.43	Personal Allowance	£57.43
Age Premium	£58.00	Age Premium	£58.00
Carers Premium	£34.60	Carers Premium	£34.60
General Allowance 25%	£37.60	General Allowance 25%	£37.60
Disability Related Expenditure	£59.55	Disability Related Expenditure	£59.55

Difference between middle and higher rate DLA	£27.45	Difference between middle and higher rate DLA	£0.00
Total Allowable Expenses	£274.63	Total Allowable Expenses	£247.18
Mrs A's contribution towards her Managed Account Personal Budget (total income minus allowable expenses)	£-28.50	Mrs A's contribution towards her Managed Account Personal Budget (total income minus allowable expenses)	£-1.05

What the changes could mean for Mrs A if the proposed change to include disability related benefits at the higher or enhanced rate as part of a person's financial assessment is agreed.

No change

Mr B is 23 years old and he has a learning disability, he attends a day opportunities provider six mornings a week at a total cost of £105.00, he also has support from a personal assistant for three hours each week to prepare a shopping list and to get his weekly food shop, this costs £13.00 an hour. Mr B is also supported by his personal assistant for two hours each week to help budgeting and managing his bill payments, this also costs £13.00 per hour. The total cost of Mr B's weekly support is £170.00. Mr B is in receipt of a Direct Payment Personal Budget of £170.00 per week which covers the cost of the support highlighted in his Independence Plan.

Mr B does not have any additional disability related expenditure costs that he wants considered in his financial assessment.

Mr B is in receipt of higher rate Disability Living Allowance [£83.10 per week] and the council is currently only taking the middle rate of Disability Living Allowance [£55.65] into account as income in his financial assessment. Mr B's current financially assessed maximum weekly contribution is £-22.11. If Mr B's Disability Living Allowance was included in his financial assessment at the higher rate his maximum weekly contribution towards his Personal Budget would be £5.34 per week, therefore he would only be partially affected by taking the higher rate of Disability Living Allowance into account in his financial assessment.

Current Assessment		Assessment after proposed changes	
Assessed Income	£	Assessed Income	£
Employment and Support Allowance	£73.80	Employment and Support Allowance	£73.80
High Rate Disability Living Allowance	£83.10	High rate Disability Living Allowance Care	£83.10
Total Income	£156.90	Total Income	£156.90
Allowable Expenses		Allowable Expenses	
Personal Allowance	£73.10	Personal Allowance	£73.10
Disability Premium	£32.25	Disability Premium	£32.25
Enhanced Disability Premium	£15.90	Enhanced Disability Premium	£15.90
General Allowance 25%	£30.31	General Allowance 25%	£30.31
Difference between middle and higher rate DLA	£27.45	Difference between middle and higher rate DLA	£0.00
Total Allowable Expenses	£179.01	Total Allowable Expenses	£151.56
Mr B's contribution towards his Direct Payment Personal Budget (total income minus allowable expenses)	£-22.11	Mr B's contribution towards his Direct Payment Personal Budget (total income minus allowable expenses)	£5.34

What the changes could mean for Mr B if the proposed change to include disability related benefits at the higher or enhanced rate as part of a person's financial assessment is agreed.

Mr B would become chargeable and have to pay £5.34 per week

Mrs C is an 84 year old widow; she has mobility problems and lives alone. Mrs C needs support every day and her three daily visits cost a total of £25.32 per day. Mrs C's daughter visits her every day at teatime and provides her with shopping support. The cost of Mrs C's weekly care package provided by the council is £177.24

Mrs C pays an agency for two hours a week for cleaning support at a cost of £29.90 which she is entitled to claim as Disability Related Expenditure.

Mrs C is in receipt of higher rate Attendance Allowance [£83.10 per week] and her current financially assessed maximum weekly contribution is £82.07. If Mrs C's Attendance Allowance was included in her financial assessment at the higher rate her maximum weekly contribution would increase to £109.52 per week which means she would pay £27.45 extra per week. This is the full difference between the lower and higher rate of Attendance Allowance.

Current Assessment		Assessment after proposed changes	
Assessed Income	£	Assessed Income	£
State Retirement Pension	£142.53	State Retirement Pension	£142.53
Guaranteed Pension Credit	£98.74	Guaranteed Pension Credit	£98.74
Occupational Pension	£3.59	Occupational Pension	£3.59
Attendance Allowance	£83.10	Attendance Allowance	£83.10
Total Income	£327.96	Total Income	£327.96
Allowable Expenses		Allowable Expenses	
Personal Allowance	£73.10	Personal Allowance	£73.10
Age Premium	£78.10	Disability Premium	£78.10
General Allowance 25%	£37.80	General Allowance 25%	£37.80
Disability Related Expenditure	£29.90	Disability Related Expenditure	£29.90
Difference between lower and higher rate Attendance Allowance	£27.45	Difference between lower and higher rate Attendance Allowance	£0.00
Total Allowable Expenses	£245.89	Total Allowable Expenses	£218.44
Maximum assessed contribution (income minus expenditure)	£82.07	Maximum assessed contribution (income minus expenditure)	£109.52
Mrs C's contribution towards her Managed Account Personal Budget (total income minus allowable expenses)	£82.07	Mrs C's contribution towards her Managed Account Personal Budget (total income minus allowable expenses)	£109.52

What the changes could mean for Mrs C if the proposed change to include disability related benefits at the higher or enhanced rate as part of a person's financial assessment is agreed.

Mrs C would have to pay £27.45 per week more

3. POTENTIAL IMPACTS

POSSIBLE CHANGES TO THE NON RESIDENTIAL CARE CHARGING POLICY

DISABILITY RELATED BENEFITS

SPECIFIC COMMENTS RECEIVED AS PART OF CONSULTATION

16 AUG – 16 OCT 2017

Views expressed about the proposed changes to the council's non-residential care charging policy by including disability related benefits at the higher or enhanced rate as part of a financial assessment highlighted the following areas of concern:

- **Impact on how the council allows disability related expenses**
- **Impact on a person's everyday living costs**
- **Impact on the provision of night time care**
- **Impact on the needs of an unpaid carer**

The following includes a response to a section of specific comments from each of the common areas of concern that were raised:

	Comment	Response
	Impact on how the council allows disability related expenses	
1	<p>Comments from the person receiving the benefits: <i>My complex needs mean that I have extra expenses – not just in clothing, bed linen and laundry – allowed for in Disability Related Expenditure but in other vitally necessary activities to keep me healthy, fit and well. My muscles are “hypotonic”. In order to continually try to improve their tone I need to be physically active. I go to the gym. These weekly visits are part of my healthy lifestyle. Over the years I have joined dance classes like Zumba and line dancing. Currently I am on the waiting list for Pilates and I go to a fortnightly Keep Fit session. All of these activities are justifiably paid for out of my Higher Rate Disability Allowance – none of these are paid for from my Personal Budget.</i></p>	<p>The council recognises the importance of a fit and healthy lifestyle and, if a person considers that the higher or enhanced disability related benefit income is currently being used to meet fitness related activities that are related to their disability and which the individual feels are important, the council has a duty to assess these activities against its eligibility criteria to consider how the charging assessment will be affected. It could be that the council may seek to support these services as part of its care assessment or may make an allowance as part of a person's disability related expenses.</p>

	<p>Comments from the person filling in the form:</p> <p><i>Activities as described above are not paid for out of a Personal Budget. People with additional needs may have extra costs to keep them well, engaged, fit and to enhance their feelings of living as well as possible. Yoga and relaxation classes may help some where others may need to ride, attend college or engage in singing, music, water sports. It appears that 30 of the 52 councils in England and Wales do not charge extra weekly amounts to people on the Higher rate of DLA perhaps as they recognise extra costs for valuable life-enhancing activities are essential for people with higher needs? Annual cost for attendance at classes for over 25's is approx' £1,400.00 p/a, weekly costs for gym £4.00, Swim £2.30, classes £3.90, Keep Fit £5.00 and private riding £20.00, water sports £10.00, Zumba £5.00 or line dance £5.00. This list is not exhaustive. Attending only three of any classes/activities per week would ensure the person(s) involved would have as fit a lifestyle as possible.</i></p>	<p>Wellbeing and fitness is assessed as part of a person's care assessment and, if it meets the eligibility criteria, it will be included in a personal budget.</p> <p>If a person feels that they have higher expenses related to their disability that are not included in their personal budget, a request can be made for these costs to be considered as a disability related expense and an allowance may be made to reduce their charge.</p> <p>However, if, as part of the care assessment, these activities are considered to be more of a lifestyle choice than an eligible need, they will not be included as either part of a personal budget or a disability related expense.</p>
2	<p><i>I use the rest of my attendance allowance to pay for my garden to be kept up together and to pay for some private help that I don't get through social services, I am housebound and a wheelchair user A tidy garden to look out on is good for my mental health even though I can't get out there. If I had to pay more for my care I would probably not be able to afford this which would be detrimental to my mental health</i></p>	<p>If it is considered that the higher or enhanced disability related benefit income is currently being used to pay for gardening services that the individual feels are important for their mental health, and which are not covered by their personal budget, the council has a duty to assess this and may make an allowance as part of a person's disability related expenses.</p> <p>In some circumstances, gardening costs can be allowed if they relate to a person's tenancy for the property they live in or can be linked to the needs of a person by supporting their general wellbeing. Subject to satisfactory evidence being provided in the form of receipts, the extra costs could be included in their financial assessment which may reduce a person's charge.</p>

3	<p><i>Disability benefits awarded to people by government should not be taken back again by local authorities. Disabled people have lots of extra expense to meet, e.g. cost of wheelchairs, hearing aids, taxis etc. These extra costs often fall back on to family.</i></p>	<p>The Care Act 2014 (Annex C: Treatment of Income) allows the council to include disability related benefits in its charging assessment. The cost of providing social care to everybody who has eligible needs has risen considerably as demand for services has grown through increased longevity of disabled people and an ageing population. This has required the council to ensure it has sufficient resources to meet this demand by maximising income it receives from people who are required to contribute towards the services they receive.</p> <p>The extra costs that a disabled person may have can be allowed if they relate to a person's specific needs. Subject to satisfactory evidence being provided in the form of receipts, the extra costs could be included in their financial assessment which may reduce a person's charge.</p>
4	<p><i>I live in the community and unlike people in nursing homes and care centres I have to pay towards any damage caused by my condition and I also have to pay for the extra cleaning and washing needed to keep me healthy and well as I can be. Also I have problems with my digestive system which means I have to be careful what I eat, not all foods are cheap. The higher rate enables me to live as independently as possible and not be ashamed or embarrassed when "accidents" occur. I can help fix things I've broken whilst unwell and not feel like a burden to anyone. I suffer from depression and mood swings and if I felt I was unable to pay my way I would have to go into sheltered accommodation and give up my independence.</i></p>	<p>In the circumstances given, the council would consider any expenses related to a person's hygiene needs as a disability related expense and, subject to satisfactory evidence being provided in the form of receipts, the extra costs could be included in their financial assessment which may reduce a person's charge.</p> <p>Specifically, if a person is not eligible for incontinence pads through a nursing assessment, the cost can be considered as disability related expenditure and used to reduce a person's charge.</p> <p>If a person feels that they have higher expenses related to their dietary needs that are not included in their personal budget, a request can be made for these costs to be</p>

		considered as a disability related expense and an allowance may be made to reduce their charge.
5	<i>Higher attendance has been granted for very good reason - the care need is greater and needs more funding. The extra money received is used for extra care needed ie. over and above what the council (personal budget payment) is providing. If the net income is reduced then the care needed will be reduced or removed, effectively. My complex medical situation and various disabilities result in a need for the maximum care possible.</i>	If a person feels that they have higher expenses related to their disability that are not included in their personal budget payment, a request can be made for these costs to be considered as a disability related expense and an allowance may be made to reduce their charge.
6	<i>I get £125.55 per week, I currently pay £48.55 for my contribution to my personal budget and my mum has £70.00 per week towards my keep (this includes bills, food, clothes, meals out). This leaves me £7.00 per week for activities with my carer. If you take that away I will not be able to take part in swimming, cinema or riding anymore which I really enjoy and keeps me fit.</i>	<p>If a person considers that the higher or enhanced disability related benefit income is currently being used to meet support related activities that the individual feels are important, such as socialisation or wellbeing, the council has a duty to assess these activities against its eligibility criteria to consider how the charging assessment will be affected.</p> <p>If a person feels that they have higher expenses related to their socialisation or wellbeing needs that are not included in their personal budget, a request can be made for these costs to be considered as a disability related expense and an allowance may be made to reduce their charge.</p>

	Impact on a person's everyday living costs	
7	<i>Currently finances are very tight. If more is deducted from benefits the situation will become impossible. To live in my own home is vital for my mental and physical well being. To be in a care home would be detrimental to my well being as well as costing the local authority even more money. Please leave things as they are.</i>	The council recognises how people feel their everyday standard of living would be impacted by the proposal. The response is shown in a comprehensive way that identifies how the council applies charging guidance to make sure people are able to meet their everyday living costs alongside their charging assessment.
8	<i>As I am unable to work my husband is the only person bringing in a wage. Living on one wage is very hard. The money we receive from our benefits makes the difference between paying bills or not. If the way you assess income changes and we have to pay more for my care life will become very difficult. Most people on the lower rate are able to work. This is why they only get the lower rate. I understand money is tight, but we need the help and support we receive from our carers.</i>	The need to charge for social care services, and then apply those charges based on a person's individual ability to pay, is determined by guidance issued by the Dept of Health.
9	<i>(This is being written by my mum) I am concerned that reduction in council benefits and an increase in my effected contribution will leave me short of money. My parents already contribute to additional expenditures such as clothes, furniture and holidays. No uplift to cost of care has resulted in additional stress to me and my relatives. I did not choose to need support and certainly feel I am an easy target for care cost cuts as I am unable to understand or object.</i>	The guidance requires the council to make sure it allows an amount (Minimum Income Guarantee) that is considered by the Dept of Health to be appropriate to enable a person to meet their everyday living costs. This includes basic living expenses such as clothes, furniture, house repairs, utility costs, food, insurance and holidays that all people are required to pay. In addition, housing costs such as rent, mortgage and council tax are separately allowed as expenses in the charging assessment.
10	<i>Because of my multiple disabilities I need extra support to be able to live the life I want. By losing £1427.40 a year I will have to give up certain support and activities which compensate for my disabilities. I think to select the more vulnerable in our society is disrespectful and shows a lack of care and compassion.</i>	If the council included disability related benefit income at the higher or enhanced amount as part of its charging assessment it would still have to ensure that the same Minimum Income Guarantee amount was available to everyone in order to meet their everyday living costs.
11	<i>It will impact my quality of life, reducing my free cash used to support my personal development. These funds are currently used to allow me to spend time out in the community enhancing my quality of life. Simply put, if I have to contribute a higher sum, these will mean I</i>	

	<i>will spend more time indoors on my own as I will be unable to afford to go out and about. Longer term this impact my health and well-being and cost the state/NHS more fund to look after me.</i>	<p>If a person considers that the extra disability related benefit income that the council is considering including in its charging assessment is currently being used to meet other support related activities then the council will assess these activities against its eligibility criteria. This will determine if these additional activities should form part of the needs that will be supported by the council.</p> <p>It is possible that the council will fund these support activities as part of its care assessment or may make an allowance as part of a person's disability related expenses.</p> <p>A person is entitled to request a re-assessment of their needs at any time.</p>
12	<i>I have a few hours a week help from social care, I pay towards this already, if I am asked to pay more from my higher rate, which I receive because I have chronic ill health issues, rather than use this towards my needs, my family will be affected. I will have to rely more on my children to help, who are at school, I will not be able to pay for a personnel assistant which my higher rate benefit helps to pay towards. I have MS.</i>	
13	<i>People in this position have to pay for everything purely because they are unable to do it themselves. What little we have left over we have to save in case any white goods pack up as happened to me recently - the washing machine and the microwave gave up in the same week and had to be replaced. I own my own home therefore I'm responsible for all repairs, decorating etc. I have a money tree but it hasn't yet produced £50 notes!!! I have no savings so I have to save what I can from my weekly money.</i>	

	Impact on the provision of night time care	
14	<i>My mother receives part funded care through the local authority for her daytime care, as her primary carer I provide the night time care. AA which she receives is a non means tested benefit and therefore the I.W council must consider the persons, in this case, my mother's disability expenditure. A case went to the high court in 2001, the case of R V Coventry City Exp Carton (2001) 4 CCLR 41, where the high court found it was unlawful and unfair for a council to treat as income available for day care sums of DLA paid for one night care. The statutory guidance.</i>	<p>The council recognises how people feel their night time care would be impacted by the proposal. The response is shown in a comprehensive way that identifies how the council will mitigate the impact, particularly on the unpaid carer.</p> <p>The Care Act 2014 (Annex C: Treatment of Income) allows the council to include disability related benefits in its charging assessment and does not refer to day or night time needs. It is confirmed that the council does take account of a person's disability expenditure in their charging assessment irrespective of whether they receive disability related benefits.</p>
15	<i>XX has dementia and the higher rate attendance allowance is used to ensure she is safe at night time. The care paid for by the Isle of Wight means that she can stay living reasonably independently. If the higher rate is taken into account and is paid for day care there would be no safety for her at night. She already makes a small contribution to the cost of her care.</i>	<p>It is acknowledged that the higher rate of Attendance Allowance and Disability Living Allowance is paid when a person has to have help or supervision at night, as well as during the day. In all cases, the council is responsible for assessing a person's night time needs as well as the needs of an unpaid carer. This would include a person's safety.</p>
16	<i>I receive the higher rate of attendance allowance because 'You are entitled to the higher rate because you need to be constantly supervised, with or without short breaks right through the day, so that you do not cause substantial danger to yourself or others. And you also need someone to be awake to watch over you at night often for a prolonged period so that you do not cause damage to yourself or others'. This is a quote from the letter sent to me from the department for works and pensions (see attached). Isle of Wight council do not provide me with night time care that is covered by the higher of attendance allowance. I use this money to provide incontinence pads which may now be taken away from me.</i>	<p>Specifically, if a person is not eligible for incontinence pads through a nursing assessment, the cost can be considered as disability related expenditure and used to reduce a person's charge.</p>

17	<p><i>We do have concerns that anyone receiving the higher rate of AA may lose out - the IWC do not generally offer a service at night and you tend to get the higher rate of AA because you have to have help at night. We feel that the £27.45 difference should not be included in the calculations as this amount is specifically for the care at night (not evening) and this tends to fall on the unpaid carer Lower rate - £55.65 Frequent help or constant supervision during the day, or supervision at night Higher rate - £83.10 Help or supervision throughout both day and night, or you're terminally ill</i></p>	
18	<p><i>A percentage only should be taken into account of the higher rate as this is given to the person for "help and supervision throughout both day and night" unless they are getting 24hr a day help from the council. If the council take all of this then it is not fulfilling its purpose of both day and night unless the council are providing 24 hour care. If people are already paying out this money for extra help at night then it's going to affect them doubly. People receive the higher rate to cover the extra costs incurred by having to have 24 hour care.</i></p>	

	Impact on the needs of an unpaid carer	
19	<p><i>At present the additional money allows me to take my husband to day care three times a week. Taking him has increased our mileage by 132 miles per week, so entails extra fuel costs also extra food costs to pay for his lunch there, additional costs of any activities he takes part in and any transport costs during the day whilst there. If the enhanced rate of PIP was taken into account for the financial assessment it would more than likely increase the care contributions we would pay, if this was to happen I would not be able to continue to take my husband to day care as we would not be in a position to financially afford the additional costs. If the day care was to stop it would have a devastating effect on our wellbeing, emotionally and physically and would further increase our social isolation. Additional electricity costs due to use of hoist, profile bed and communication aid.</i></p>	<p>Extra costs to an individual for transport can be met by the mobility component of Disability Living Allowance (DLA), Personal Independence Payment (PIP) or, in some circumstances, by considering the extra transport costs that a person may have as a disability related expense. The mobility element of DLA and PIP does not count as income in the financial assessment and so is not included in a person's charge.</p> <p>Food costs are allowed in the financial assessment as part of everyday living expenses. The council is required to ensure that the Minimum Income Guarantee amount set by the Dept Health is available to everyone in order to meet their everyday living costs.</p> <p>The council may make an allowance for additional electricity costs as part of a person's disability related expense.</p>
20	<p><i>The structure of this questionnaire shows a complete lack of understand of the role of a full time, unpaid carer like myself. My husband is unable to understand anything on this form. He has been diagnosed with Alzheimers now for five years and is completely dependent on me. The social care provided by IWCC for him accounts to two days a week at the Adelaide and for which we contribute £15.17 weekly. This care is respite for me which is greatly appreciated and vital. If this is withdrawn for financial reasons, I feel the day will come sooner when I have to consider full time care for him. I desperately want to avoid this. Surely this will be a greater burden on the authority than the current contributions. In</i></p>	<p>People who only receive respite care services are financially assessed under different guidance issued by Dept Health. There would be no change to a person's charge if they only received respite care.</p> <p>An unpaid carer is entitled to an assessment of their own needs and this can be requested at any time.</p>

	<i>conclusion, I would ask councillors to consider fully the role of unpaid carers. I have organised our lives around a fixed monthly amount of money and will not appreciate any further plundering of our income.</i>	
21	<i>Cause some changes in the care plan as I will not be able to pay extra therefore care plan will be lessened putting me the carer under more pressing which may mean my wife will have the have full time care which will cost more</i>	<p>It is not the intention of the proposal to reduce a person's income below the Minimum Income Guarantee level which the Dept Health considers is appropriate for meeting everyday living costs.</p> <p>There would be no impact on the amount of care supported by the council. It is not the case that any increase in the amount a person is required to pay could be reduced by a person choosing to receive less care.</p>
22	<i>Any reductions in payment will reduce my standard of living. It will therefore make additional expense on my brother who is my unpaid carer.</i>	<p>The guidance requires the council to make sure it allows an amount (Minimum Income Guarantee) that is considered by the Dept of Health to be appropriate to enable a person to meet their everyday living costs. This includes basic living expenses such as clothes, furniture, house repairs, utility costs, food, insurance and holidays that all people are required to pay. In addition, housing costs such as rent, mortgage and council tax are separately allowed as expenses in the charging assessment.</p> <p>The council appreciates the vital role that unpaid carers undertake. The proposal ensures that the cared for person has sufficient resources to pay for their own services based on their own ability to pay.</p>

23	<p><i>My mother in law for whom I am one of the carers will be unable to pay for someone to take her out occasionally or to do her cleaning. This will add to her feeling of isolation and loneliness and put additional pressure on her family who are already stretched to support her. It also means that our own retirement is strictly curtailed. I feel it will lead to my mother in law needing residential care earlier than necessary!</i></p>	<p>If a person considers that the extra disability related benefit income that the council is considering including in its charging assessment is currently being used to overcome feelings of isolation and loneliness then the council will assess these activities against its eligibility criteria to consider how the charging assessment will be affected.</p>
24	<p><i>As an unpaid carer for my mother I struggle enough as it is so I hope these proposed changes do not impact on her services received.</i></p>	<p>There would be no impact on the amount of care supported by the council. It is not the case that the amount a person is required to pay would be reduced by any reduction in care provided.</p>