

## Case examples of how the proposed policy would work

### Julie (Aged 35)

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

Julie has an **income of £220.25 per week** - £164.60 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 £55.65, 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 £71.83 per week (£6.22 more than her current contribution)** to her care and support, leaving £148.42 per week for her to live on.

Income	MIG	Disregards
£164.60 Income-related ESA £55.65 Standard PIP <b>£220.25 Total</b>	<b>£131.75</b>	£4.67 Council Tax £12.00 PIP <b>£16.67 Total</b>
<b>Contribution calculation: £220.25 - £131.75 - £16.67 = £71.83</b>		
<b>Current contribution: £65.61</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 £243.65 per week** - £188.00 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 £55.65, 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 £70.76 per week (£6.27 less than his current contribution)** to his care and support, leaving £172.89 per week for him to live on.

Income	MIG	Disregards
£188.00 Income-related ESA £55.65 Standard PIP <b>£243.65 Total</b>	<b>£151.45</b>	£4.67 Council Tax £16.77 £12 PIP + 30% EDP <b>£21.44 Total</b>
<b>Contribution calculation: £243.65 - £151.45 - £21.44 = £70.76</b>		
<b>Current contribution: £77.03</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 £14.12 per hour and he has Telecare at £9.00 per week – **a total cost of £157.26 per week for his care and support package.**

Albert has **savings of £10,000** and an **income of £304.90 per week** - £221.80 State Retirement Pension/Pension Credit including an amount for severe disability as he lives on his own, plus £83.10 higher rate Attendance Allowance. He also receives Housing Benefit and Council Tax Reduction.

Albert would be **expected to contribute £76.45 per week (£10.84 more than his current contribution)** towards his care, leaving £228.45 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
£221.80 State Pension and Pension Credit £83.10 Higher rate Attendance Allowance <b>£304.90 Total</b>	<b>£189.00</b>	£12.00 AA £27.45 Night-time deduction <b>£39.45 Total</b>
<b>Contribution calculation: £304.90 - £189.00 - £39.45 = £76.45</b>		
<b>Current contribution: £65.61</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 £14.12 per hour and 3 hours of outreach support at £13.00 per hour by way of an Individual Service Fund. **His total care and support package costs £123.00 per week.**

Kiranjit has an **income of £271.10 per week** - £188.00 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 £83.10, enhanced rate Personal Independence Payment for daily living although only £55.65 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 £72.88 per week (£7.27 more than his current contribution)** to his care and support, leaving £198.22 per week for him to live on.

Income	MIG	Disregards
£188.00 Income-related ESA £83.10 Enhanced PIP <b>£271.10 Total</b>	<b>£151.45</b>	£2.55 Council Tax £16.77 £12 PIP + 30% EDP £27.45 Night-time deduction <b>£46.77 Total</b>
<b>Contribution calculation: £271.10 - £151.45 - £46.77 = £72.88</b>		
<b>Current contribution: £65.61</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 £14.12 per hour and she has Telecare at £9.00 per week – **a total cost of £129.02 per week for her care and support package.**

Janet **has savings of £15,000** and an **income of £301.75 per week** – £127.00 occupational pension plus £88.65 Contributory Employment and Support Allowance including the support component (reduced by £21 due to an occupational pension over £85), plus £83.10 enhanced rate Personal Independence Payment for daily living (although only £55.65 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 £95.22 per week (£19.38 more than her current contribution)** towards the cost of her care, leaving £206.53 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 £129.02 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
£88.65 Contributory ESA £127.00 Occupational pension £83.10 Enhanced PIP £3.00 Tariff Income <b>£301.75 Total</b>	<b>£151.45</b>	£10.86 Council Tax £16.77 £12 PIP + 30% EDP £27.45 Night-time deduction <b>£55.08 Total</b>
<b>Contribution calculation: £301.75 - £151.45 - £55.08 = £95.22</b>		
<b>Current contribution: £75.84</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 £14.12 per hour and 6 hours of outreach support at £13.00 per hour. **His total care and support package costs £148.60 per week.**

Jacob has an **income of £208.65 per week** - £125.55 Income-related Employment & Support Allowance including the support component and an enhanced disability premium, plus £83.10, enhanced rate Personal Independence Payment for daily living although only £55.65 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 £12.98 per week (£4.90 more than his current contribution)** to his care and support, leaving £175.97 per week for him to live on.

Income	MIG	Disregards
£125.55 Income-related ESA £83.10 Enhanced PIP <b>£208.65 Total</b>	<b>£151.45</b>	£16.77 £12 PIP + 30% EDP £27.45 Night-time deduction <b>£44.22 Total</b>
<b>Contribution calculation: £208.65 - £131.75 - £44.22 = £12.98</b>		
<b>Current contribution: £8.08</b>		