

Paying for care and support at home

Last updated: June 2021

If the local council has carried out a care needs assessment with an individual and agree that they have eligible needs for care and support at home, they will undertake a means test (or Financial Assessment). The means test will determine how much the person with care needs can afford to contribute towards their care costs.

Only the income of the cared-for person can be taken into account within the financial assessment. Where this person receives income as one of a couple, the starting presumption is that the cared-for person has an equal share of the income. The means test won't take into account the value of their property for care and support provided at home.

The means test for social care will look at their income and savings, and how this will affect what they pay towards their care. If the person requiring care has;

- **Capital over £23,250**
They must pay full fees – this is known as being self-funding
- **Capital between £14,250 and £23,250**
The council must apply tariff income. This assumes that for every £250 of capital between these limits a person is able to afford to contribute £1 towards their care. In addition eligible income will be taken into account, as below.
- **Capital less than £14,250**
This will be ignored and not included in the means test but the local council will still take eligible income into account.

People, with eligible need, who are assessed as self-funding are still entitled to information and advice from the local council and may also request that the council meet needs by arranging care. The council must agree to these requests to meet needs/arrange care but can charge an administration fee. If self-funders with eligible need do not make this request they are expected to meet their own needs if they can or if they have support to do so.

Certain types of income may not be counted in the means test including income such as; the Mobility component of Disability Living Allowance or Personal Independence Payment; earnings; Pension Credit Savings Credit Disregard (£5.75 per week for single people, £8.60 for couples); a full list of disregarded income is contained within Annex C of the Care and Statutory Support Guidance available at www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#AnnexC

Local councils must ensure that a person's income is not reduced below a specified level after charges have been deducted; this is known as Minimum Income Guarantee. This varies according to age and circumstances, for example; where a person is single and has attained pension credit age, the MIG is £189.00 per week. A full list of City of York Councils fees, charges and financial limits and rates, including the MIG amounts, is available at:

<https://www.york.gov.uk/downloads/download/309/care-and-support-fees-charges-allowances-and-rates>

Where the local council takes a disability benefit into account e.g. Disability Living Allowance & Personal Independence Payments care components or Attendance Allowance; they must also assess disability-related expenditure (DRE) in the financial assessment. This is to meet any disability-related needs not being met by them. Acceptable disability related costs include: extra washing or specialist washing powders, community alarms, special diet, special clothing or footwear, additional costs for bedding, extra heating costs, reasonable costs of basic garden maintenance, cleaning or domestic help (if not part of the care plan), internet access (blind or partially sighted people), any care that social services do not meet, buying and maintaining disability-related equipment and some transport costs. Other costs may also be considered, if reasonable and incurred due to disability.

After the means test has been completed the local council should provide a written record of the charging decision made by them. It should explain how the financial assessment has been carried out, what the charge is and how often it will be made. The local authority must ensure this is provided in a manner that can be easily understood.

If you don't agree with the results of your financial assessment or how it was done, you have the right to complain. First complain to your local council. If you're not happy with the way the council handles your complaint, you can take it to the local government and social care ombudsman.

For further information; contact York Carers Centre

York Carers Centre

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