

APPENDIX A

Consultation on Proposed Changes to Cambridgeshire County Council's Fairer Contributions Policy

Consultation Findings Report: February 2018

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1.0 Background

- 1.1 At the Adults Committee meeting on 9 November 2017, councillors agreed to a consultation on four proposed changes to Cambridgeshire County Council's Fairer Contributions Policy.
- 1.2 The Fairer Contributions Policy explains the amount a person will need to pay for social care support. The aim of the Policy is to make sure that the amount a person pays for support is fair, based on their ability to pay, and in proportion to the level of support they receive. The Policy applies to adults over 18 only.
- 1.3 Care and support provided under the Care Act 2014 is subject to means testing to determine how much each person should contribute to the cost of their care and support. The Council works out what a person needs to pay by completing a financial assessment. This process is carried out in line with Department of Health guidance. The financial assessment looks at a person's income and savings and works out how much they will need to pay towards their support and what the Council will pay.
- 1.4 The proposed changes to the Policy affect how the Council asks for contributions towards the cost of some of its care and support services.

2.0 Consultation process

- 2.1 The consultation took place for 12 weeks and closed on 23 February 2018.

- 2.2 Information about the consultation was made available on the Cambridgeshire County Council website. The consultation survey (Appendix One) was made available online (as a Smart Survey) as well as in Microsoft Word documents in alternative formats (such as large print and Easy Read). In addition, links to the Fairer Contributions Policy and the Department of Health's Care and Support Statutory Guidance were provided.
- 2.3 The link to the consultation was shared with County Council staff and voluntary and community sector stakeholder networks. Awareness of the consultation was raised by partner organisations who put details about the consultation on their websites (for example, Healthwatch Cambridgeshire and Peterborough, Carers Trust Cambridgeshire & Peterborough, Norfolk, Pinpoint) and included items about the consultation in their e-newsletters (for example, Healthwatch Cambridgeshire and Peterborough, CAIL).
- 2.4 In addition, to ensure that the people most likely to be affected by the proposed changes were aware of the consultation and able to have their say, the consultation survey (and a prepaid reply envelope) was sent to over 1000 service users or their representatives.
- 2.5 As well as the survey, awareness of the consultation was promoted at a range of meetings during the consultation period where people could find out more about the consultation, ask questions and have their say. These included:
- Three information meetings (in March, Cambridge and Huntingdon).
 - Five drop-in meetings run by adults with learning disabilities and adults on the autistic spectrum (in Knapwell, Huntingdon, March, Fulbourn and Ely).
 - A presentation at a Forum meeting with lived experience and carer representatives.
- 2.6 It should be noted that the comments and quotes given in this report are the views of the individuals and organisations who responded to the consultation through the survey, other stakeholder engagement activities and by email and telephone.

3.0 Consultation survey results

3.1 The consultation survey results were as follows:



- Total surveys undertaken 315
- Completed surveys 229
- Partially completed surveys (online) 86

3.2 Of the 229 completed surveys:

- 143 were paper surveys
- 86 were online surveys

3.3 Survey answers

Proposal 1: The Council wishes to amend the Fairer Contributions Policy to allow the Financial Assessments Team to take into account the Enhanced Rate of Personal Independence Payment (PIP) when calculating contributions towards non-residential services.

			Response percent	Response Total
1	I agree with the Council's proposal.		17.78%	40
2	I do not agree with the Council's proposal		82.22%	185
			answered	225
			skipped	4
Any comments: (135)				
1	Enhanced rate is for additional disability costs and given the squeeze on funding not all of these will be met by a care package or by DRE. How about disregarding HALF the difference between standard and enhanced rate?			
2	this increase will have a dramatic effect on someone's accessible income. If you get the higher rate PIP then its because your needs are greater and probably it costs you more than an able bodied person to live. ie heating wear and tear of clothes transport etc.			
3	I can afford to contribute to my care. My expenses as a disabled person are far higher than £20 a week. If a part on my wheelchair breaks down, it can cost into the thousands. My DLA/PIP is for my disability and should not have to be taken to cover care that is already being paid for by the council.			
4	I feel that I am being penalised for having a serious illness (primary progressive multiple sclerosis).			
5	Living on benefits is a subsistence existence as it is, and it is getting harder year on year as general living costs seem to be increasing faster than the benefits. There are lots of costs associated with being disabled that aren't always quantifiable and tangible and to make such a change as planned above is hitting the most vulnerable people in society even harder. I appreciate that money is finite and savings have to be made where possible, but this seems the wrong area and will cause much more hardship and stress for those affected.			
6	There are too many imponderables and estimates - rather than trying to cheese pare the already hard up and disadvantaged why not ask the better off to contribute more?			
7	If someone is being paid the enhanced rate of PIP, that's because their needs are higher. This translates into needing more help/assistance with daily regimes, cost of such, which are not all covered by DP. This would penalise the most vulnerable of our society for their disabilities which they did not choose. Disability is not a choice. to be unemployable is not a choice. Morally this is reprehensible.			
8	I absolutely do not agree with this proposal it is cruel and unfair and targets the most vulnerable people in society - if they have been deemed sufficiently disabled to receive the enhanced PIP rates then they have a greater need and no you should not be targeting your shortfalls by hitting this extra that they obviously need to live on. Removing the disregard is only going to plunge them even further into poverty and hardship and the only consequence of this will be to force these people to forego or cut back on services that they need and which they should have a fundamental right to. There must be savings to be had in a multitude other areas that could be implemented long before you even consider something like this. As a low income parent/carer of a disabled young person this would severely hit us financially and is an absolute no no for us!			
9	PIP is not universally applied to all people, many are still on Disability Living Allowance (DLA). The PIP already			

	<p>compels the disabled to apply for a differently named benefit in the hope that the government can reduce the amount of the claim. A successful PIP claim for people with learning disabilities already eliminates entitlement when applying for a blue parking badge.</p> <p>Any claw-back of PIP should be matched by the same for those on DLA. If you can't do it for DLA then you should not discriminate against those unfortunate enough to claim PIP.</p>
10	<p>Living cost going up. This proposal TRIPLED the cost of care. This making every several disabled person suffering.</p> <p>If You make this change, We be starved to death, or freezing to death.</p> <p>This proposal is AGAINST DISABLE ACT & HUMAN RIGHTS</p>
11	<p>No explanation as to what Services are provided for this cost.</p>
12	<p>'Enhanced' PIP is enhanced ie higher because it acknowledges the high care needs of the individuals. If you decide to take a larger slice of this money I feel you will not leave enough for the high level of support needed. Specifically travel is my issue. 'A' receives direct payments and we have been told we can only use these for travel to work placements. All other travel to be paid from benefits. This includes all leisure, socialising, medical, dental, physio and visiting family. We are allowed £20.00 p.w P.I.P</p> <p>We are currently spending double that as she cannot access all public transport. I would be happy for you to do a 'Fairer' contribution IF the Direct payment were to pay for all but £20.00 per week of travel ie a FAIR and honest payment for essential travel.</p>
13	<p>I already pay a lot as my Financial contribution - £74.00 a week. I would not be happy to have to pay more, as it is I struggle and my parents help me.</p>
14	<p>I feel this is likely to leave me with less money than currently. I have little money to spare as it is and found it difficult to pay for an unexpected expense recently when my Fridge/Freezer stopped working. I have an oven that does not work properly and cannot afford to replace it.</p> <p>Under the new proposal I would have even less money and would struggle to cope. I am already as careful and frugal with money as I can be.</p>
15	<p>All the examples have differing amounts of money going to a person. So there is no easy way to compare proposal 1,2,3 and 4 fairly.</p>
16	<p>SHAME ON YOU!!</p> <p>Do you want every penny of Disabled peoples Money !!</p> <p>The most vulnerable people of society have to pay once again. Stop Taking from the vulnerable.</p> <p>This is Bully Tactics</p> <p>More & More of us should put our loved ones into Full Time care - this may make you realise the Costs of looking after this sector.</p> <p>BAH HUMBUG !!!</p>
17	<p>But this disability related expenditure is fair because if we have to be paying out a fair system would include the Care allowance, standard or enhanced. When I received the enhanced I did think it was fair for other people to have that not taken into account.</p> <p>But I do think the disability related expenditure should be raised, because £20.00 don't go as far as 1998 or whenever. I would like to know why £20.00 isn't made higher.</p>
18	<p>Any Monies received for ESA and PIP has to cover everything other than care and support. So increasing the Fairer Charge will affect how much the individual can afford to spend on Food/Heating/Clothing/activities/transport etc. all of which are increasing in costs.</p>
19	<p>Anyone would be struggling to live on such a small amount Disabled people have enough extra expenses to cover. We used to not contribute and now we do and now you want to treble the amount.</p> <p>Disgraceful</p>

20	We have to pay all bills. Run a mobility car. Petrol
21	The difference between what the man in your example pays now and what is proposed he will pay is huge. "Mr Jones" would end up in complete poverty. He would be struggling now financially and would likely be tipped over the edge with what he would be expected to pay. What you are proposing is completely unacceptable
22	How can a jump of 250% be fair? This would leave Mr Jones who has a limited income with just £170.00 approx. Out of this comes Council Tax, Lighting, Heating, Water rates, money to eat and cloth himself. I suggest our representative in Parliament tells them charity begins at home and not to send vast sums to other countries in Foreign Aid.
23	The standard of service supplied is always key here. If it was rated excellent I would agree to maintain it but I would currently rate below average. Any increase should be in line with inflation max 3% increase only. You should look to get better care rates from your external providers as you probably contract these services out.
24	When you are severely disabled & institutionalised, incontinent all you bills get increased ie Water bill, Heating bill how is this fair. If a pensioner who has paid towards the system his whole life has to contribute more for someone who possibly been in this country a few years has to pay the same, how is this fair. The fairer way of doing it if you haven't paid your fair amount into the country, you shouldn't be entitled to a person who worked from 15 to 65 and contributed for 50 years. Means test what their contribution to the system has been.
25	I don't think this is enough to live on. Disable people need extra heating and often special food. I think this person would probably be forced to cut down on essentials or cancel their care.
26	It seems to me the proposal involves local government second guessing the central government assessment of the required level of Personal Independence Payment (PIP). Any change should be co-ordinated with central government, with a view to removing any need for two assessments.
27	I am severely disabled and Wheelchair bound. I wish I could work and go out and earn an income but I struggle to brush my own hair. I live with my husband, 3 step children and one child that is mine and my husbands. My husband is my main carer and helps me with the children and the house. We have a disability car that takes most of my mobility component of my DLA. I also have 2 children that live with their father in Yorkshire that we try to visit regularly. I have a one 45 minute call every morning which is a double up from sunshine homecare, which is the minimum just so my husband can get the children ready in the morning. We've had to get a social loan just to buy curtains, Blinds, flooring for our house. Which we repay £50.00 a week. We live on the breadline. If I had to pay for my care we would struggle financially as a family. I need my care it isn't a choice?
28	Due to changes already made to his care package my son is already having to pay for a number of things that were always covered in the past. To then increase his payment by almost four times seems most unfair.
29	As people already struggling with amounts to be paid
30	I think the amount of the personal budget should be taken into account and the more services used should be reflected in the contribution paid. It seems that some service Users have lots of respite, carers and in general most services and costly day care. Whilst others receive the barest minimum and still pay more contribution.
31	No I do not agree, I struggle to pay my bills as it is, to take any more money off me would leave me not enough funds for day to day living expenses.
32	For those getting the enhanced rate, they get it for good reason. It therefore seems totally illogical for one

	department to give this money to an individual for another effectively over rule this decision by taking it away.
33	After paying the bill there won't be any left to pay to the council.
34	We do not agree with what the council is doing. People with disabilities don't get a lot to live on, but the Council still want to take Their money. People who don't get a lot shouldn't pay but people who get a lot more should pay.
35	None
36	Individuals are assessed for PIP based on their disability, The enhanced rate is provided to those most at need. By increasing the Fairer Charging contribution you are taking some if not all, this enhanced rate away, which may affect a person's quality of life.
37	I don't agree as sick/disabled have other related expenses as they rely on the other people & have to pay out money from their benefits. Taking more money away is unfair & would not have the money to pay for extra help required. It's hard enough as it is contributing towards care taking even more money away is wrong & very unfair. I feel we are being penalised yet again we haven't chosen to be ill & require care.
38	Unfair taxation on vulnerable
39	Answering on behalf of my daughter living at home. It seems money will be given in one hand and taken away with the other. She lives at home and looked after by my Parents on a pension so no carer's allowance.
40	If any of your clients agree with this change you have proposed they must be off their heads. Whilst there must be a need to save money this proposal is draconian and does not take into account fluctuating symptoms nor increased costs of care. I suspect you'll be push it through because you can and many clients will fall off the radar and not take any financial help- is that what you want? How can a fairer contribution increase by almost 400% Please understand that disabled people are not fair game and strip more cash from them.
41	This will hit the most vulnerable people in society, The disability related expenditure for many disabled people only means of making ends meet due to their increased expenditure due to disability. People who are able to work should be in work leaving truly disabled receiving this benefit. Severely disabled people are extremely disadvantaged in our society and often the poorest with the worst quality of lives. Taking away the disability related expenditure would make them even more impoverished.
42	I do not agree with a 400% increase I can understand the Council need a fairer contribution, But it is to bigger increase in one go.
43	It is a false economy - it will cost too much to administer, and leave people worse off.
44	The principle may be acceptable but the huge rise in one step is not.
45	This method is almost quadrupling the contribution. It is excessive. It is particularly unfair on those parents who have chosen to continue to care for their adult children as it will take more than half their income.
46	It just going to cost my sister more money. This is just when all other costs are going up.

47	Why ask for our comments. The Council is Tory led so the decision is already made.
48	I do not agree with this proposal as our son pays bills for his day care and respite care at this moment. He also pays (to the Council) his transport to and from his day care centre. I don't think it would be fair to charge him more just because he gets a bit more for enhanced PIP. I think its daylight robbery.
49	Seems like a tax on the ill and elderly.
50	<p>1. This is a massive increase for an individual (nearly 3 x current rate per week) which seems likely to have a disproportionate impact on their way of life while overall probably having little effect on the Council's finances</p> <p>2. It would ignore the basic rationale for the enhanced rate, namely that an individual's needs have been assessed as above average.</p>
51	If it will impact on the cost of care and I am unable to afford a cleaner and am in ill health and a carer. We also have to pay for an additional bedroom that is being used as storage for mobility equipment. I will have to cancel care if there is a charge.
52	You are punishing people who need your services the most and are the most disabled. I cannot see how this is a fair solution. It will mean the people most in need will have to pay more. Equally if you are in the higher bracket, it is more than probably you will pay more in disability related expenditure.
53	I do not think the council should pass these costs onto service users. I understand the massive financial pressures faced by local authorities but believe savings can still be found through reducing head office teams (eg Safeguarding Adults), reducing the number and length of meetings for well-paid corporate staff, reducing bureaucracy and radically simplifying governance and decision-making processes.
54	<p>I do not agree to you including the enhanced rate of PIP in the Fairer contributions assessment for the following reasons. It states highlighted in red, on the following government website: https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#charging-and-financial-assessment</p> <p>Care and support statutory guidance: 8.42 Because a person who receives care and support outside a care home will need to pay their daily living costs such as rent, food and utilities, the charging rules must ensure they have enough money to meet these costs. After charging, a person must be left with the minimum income guarantee (MIG), as set out in the Care and Support (Charging and Assessment of Resources) Regulation 2014. In addition, where a person receives benefits to meet their disability needs that do not meet the eligibility criteria for local authority care and support, the charging arrangements should ensure that they keep enough money to cover the cost of meeting these disability-related costs.</p> <p>This tells me that the money I receive from my enhanced rate of PIP should only be included in the faired contributions assessment if the direct payment money I received covered all costs for managing my disabilities and illness. On the Cambridgeshire.gov website address below, it says what I can use the money for and this does not cover many of the cost/expense I have for managing my disabilities and care.</p> <p>https://www.cambridgeshire.gov.uk/residents/adults-&-older-people/care-and-support/paying-for-care/</p> <p>How can I use Direct Payment?</p> <ul style="list-style-type: none"> • You must use a Direct Payment to meet the needs and things you want to achieve written down in your support plan. • You must spend your Direct Payment lawfully and in a cost-effective way. <p>Direct Payment cannot be used for:</p> <ul style="list-style-type: none"> • Anything not agreed in your support plan. • Paying a family member or partner living at the same address. • Purchasing any local authority in-house services, including transport. • Purchasing equipment or services provided by health services. • Purchasing any housing service or residential care.

	<p>So according to your own website I cannot use direct payment for purchasing the following a motability car or disabled friendly modified vehicle, which I need to be able to get to hospital, Dr's, Eye Clinic, Podiatry appointments etc and access shops and community services. Continence bed sheets, continence pants which are not provided by the continence team. Hygiene wipes and hygiene disposal bags. New and replacement equipment such as wheelchairs, back supports, adjustable bed, leg and foot dressing protectors, raised furniture, raised toilet seats, adapted cutlery etc. There are many more things I could add to this list that I need to purchase either on a regular weekly basis or replace or repair equipment as necessary. If you include my enhanced rate of PIP in you fairer contributions scheme I will not be able to afford to buy the things I need and both my mental health/depression and physical health will be badly affected. The fairer contribution scheme is already unfair due to the out of date allowances for living costs such as electric, gas, water and grocery's.</p> <p>A suggestion for how you could save money is to lower the amount of capital you are allowed to have from £23,250 to £16,000 in line with council housing benefit allowance. This would then only affect people that have savings and could afford to contribute a bit more.</p>
55	<p>Disgraceful</p> <p>Robbing the most needy to support your incompetence for managing your budget</p>
56	<p>There is so much that is not included in care funding and allowable in disability related expenditure that it would be unfair to take this money away.</p> <p>For example, my daughter's Social worker would not allow costs for private orthotic appointments that were unavailable under the NHS, Cost of splints, Cost of wax bath, Pro Loquo speech software, and other disability aids. Also cost of transport is not always allowed.</p>
57	<p>Due to considerable drop in wages-I am having to use some of my sons money to help pay for household bills. I am also a single parent.</p> <p>I feel each case should be looked at on an individual basis.</p>
58	<p>The enhanced rate of Personal Independent Payment reflecting the extra living cost which is needed as a result of the disability and the illness.</p> <p>It is unfair to take this away from all these vulnerable people.</p> <p>As a wife of a disabled person, I understand how important those extra £20 pounds per week for my husband and funding the house.</p> <p>For example: needs pay extra heating and for longer period, needs special diet for his illness etc.</p> <p>After ILF transferred funding to councils the services from councils should at least stay the same.</p>
59	<p>'R' lives with us & our bills are higher because of it.</p> <p>He has nowhere else to go except into care. He is learning disabled registered blind and now a pensioner so his needs are quite complex as the years go by.</p>
60	<p>Cannot agree at present as the service user is not yet receiving PIP or assessed for it, so cannot be sure of what amount she will eventually receive.</p>
61	<p>The enhanced rate is given to help with special costs the person incurs, not to fund basic care. If you do this you must also increase the disability related expenditure by £27.45. So the net effect will be zero</p>
62	<ul style="list-style-type: none"> • The policy has already been consulted on and changed (signed off in February 2017) and this change increased the contribution individuals had to make so why is this being done again so soon? • They felt that the application was unfair as it won't apply to those on DLA only those on PIP so level of contribution was reliant on speed of PIP roll out and was targeting people with higher levels of need / disability. • There is no increase in income when a person moves from DLA to PIP but the levels of contribution are increasing significantly (amount quoted was an increase of £27.45 per week). • The policy will have a major financial impact on individuals
63	<p>He doesn't have enough to live on</p>

64	On such low incomes it is discriminatory against those with illness and disability to require increased contributions. This may often mean individuals going without basic necessities such as heat and food to fund what is in effect a health care cost.
65	It seems inept to ignore existing benefits when recalculating for New needs.
66	This money is needed to help pay for the things I need to live with my disability. If this is taken away I will not be able to get the equipment and help I need.
67	This has already been done in my daughter's case. Her financial assessment was done following our successful change to PIP. And because she is now on enhanced rate her contribution to her care and support has almost doubled! Even though nothing in her care plan has changed! This has gone beyond proposal stage.
68	Don't understand, far too complicated for me to understand (the carer) let alone my special needs daughter.
69	This would have a detrimental effect on my daughter.
70	I have recently had a financial assessment and am now paying contributions towards my social care but would not be able to contribute any further without it affecting my financial situation negatively.
71	No I do not agree to this! This money is given to me to help me live with my disability, so that I can buy the equipment and disposable items I need on a day to day basis. The help I receive from the county council is for my care and does not cover these expenses. If you were to take this money away from me I would no longer be able to live at home and would end up in a care home.
72	I desperately need this money for funding of my Disability expenditure ie the purchase of or replacing and maintaining wheel chair, riser chair, bathing adaptations etc
73	Things are already difficult for those people who have special needs. They have so many other expenses related to their conditions i.e. diet, clothing, transport, extra heating, etc. To have even more taken from them is hardly a 'fairer contribution'.
74	People with disabilities need all the money they are entitled to. Cambridgeshire County Council need to become more efficient. For example, this could have been e-mailed out. I have been sent two copies. Cambridge is the 2nd or 3rd top wealthiest city in the UK after London. The Council is collecting lots of money in from Council Tax and Business Rates. It is very hard to believe that you need to penalise those with disabilities in the way that you propose to do in this document. You are not a business established for profit. You only exist to provide statutory duties.
75	The Council are asking for money that the client gets. No benefit from as some of the services are cheaper than the expected contribution.
76	Have just been reassessed and contribution agreed plus carer's time have been reduced since then by 8hrs per week.
77	<p>I apologise from the offset if I have misunderstood the proposal, but as I see it if you are wise enough to work for all your adult life and achieve, pay into a private pension, pay your tax and NI, then be lucky enough to reach pension age (after the Government have increased your working life by 6 years) you are then asked to pay again for what you should be entitled to.</p> <p>I know that the Council are pushed into these changes by Government and these problems should be addressed at</p>

	much high levels but I'm sorry but this is how I feel about the matter.
78	If someone is awarded the higher rate then that rate is obviously for extra needs which someone on the lower rate doesn't have. By removing this difference the Council will be saying that extra needs are not necessary and will be treating both rates equally when equality doesn't exist. In fact it will actually make someone with higher needs less equal.
79	It is way too much to charge people who have learning difficulties.
80	I do not agree with this being disabled + on a limited budget is hard enough as it is. Cost of living is constantly increasing whereas benefits do not increase to cope with this. Taking extra money out of our benefits to pay for care is not acceptable + also unfair. Having care needs also means needing to rely on what benefit income we have to pay for extra help from others such as gardening, ironing, window cleaning, which needs to be taken into account.
81	I feel it is unfair to take extra money from us vulnerable clients that require care through no choice of our own. It is hard enough to manage to pay bills + day to day living expenses on the money we have coming in. It must be taken in account that the cost of living is always going up + our benefits are not. Being disabled or elderly etc there are lot of additional expenses again which needs to be taken into account. Increasing the amount taken from our money is extremely unfair indeed. Being awarded the enhanced rate is given to us for a reason + should be left alone we need the money. I don't understand how you expect us to manage by taking even more money on our limited budget!
82	If someone is entitled to an enhanced rate, they should benefit from it. This proposal makes the enhanced rate no different from the standard.
83	I am very worried by this my life is hard without all this.
84	I cannot make ends meet and you want to take money from me. I am in pain 24/7 and you want to make my life harder. Shame on you.
85	What has to be taken into account is that Mr Jones has no means of increasing his income + is therefore in no position to save + become more independent financially.
86	We feel relative's income is borderline now, and that they couldn't cope with further cuts.
87	Presumably the enhanced rate of PIP is to cover the additional costs of being significantly incapacitated. How is it therefore, fair for this to be effectively taken off individuals in the most need. I think that the council needs to be looking at other areas of cost saving or revenue generation rather than targeting the most vulnerable.
88	The Council should withdraw its un-fairer charging policy (euphemistically called the fairer charging policy) and simply raise taxes. Un-fairer charging is just another tier of expensive council bureaucracy targeted at vulnerable people to make their burden of their condition worse and damage their wellbeing. Which is the opposite of the intention of care legislation. This consultation (again euphemistically called a consultation) is a waste of valuable service users and tax payers' money.
89	I agree the change to include the Enhanced Rate to be regarded in full within the financial assessment. However this may lead to an increase in requests for Enhanced DRE as SU's disposable income is spread more thinly, those with some capital will absorb the change those genuinely barely managing, of which there are some as I have come across them before, could be financially vulnerable and harmed and could lead to some requests to reduce much needed care and increase debt in some areas

90	If have to pay will cancel care package.
91	<p>We disagree for the following reasons :-</p> <p>1 Enhanced rate of PIP covers matters such as mobility and care. Clearly taking mobility into account for many people including our son 'J' is unfair in that the enhancement was granted to meet an identified need and the effect of the proposal will be to transfer the mobility enhancement to the Council.</p> <p>2 'J' is already worse off since Thera Trust asked for payment for transport paid from his mobility allowance. This at least should be disallowed when calculating his contributions as he is making a contribution directly. This also applies in practise to admissions. As these are variable amounts this may prove difficult.</p> <p>3. The proposal as it stands will have the effect of significantly reducing the amount 'J' has to live on. One imagines councillors would be reluctant to force a pay cut (for this is what it is) on council officers. The disabled are seen as a soft target.</p> <p>4. The proposal does not apply to DLA and given the recently announced review of PIP the inequality would persist potentially for a considerable period. This is completely unacceptable and based on the lottery of when individuals were transferred from DLA to PIP.</p> <p>5. Should councillors have no hearts and accept the basic proposal at the very least implementation should be phased to avoid hardship.</p>
92	Seems fair enough.
93	I don't know how I would find the extra money. I already have to use my own money to pay towards my care and if I want to go anywhere with my PA I have to pay out my own monies for them to come with me. My contributions went up last year too.
94	<p>Healthwatch Cambridgeshire and Peterborough welcomes the opportunity to comment on the proposed increases to the amount of money that people are required to contribute toward the cost of their care. We would like to express our concern that this will disproportionately affect very vulnerable people who are already experiencing financial pressures in other ways. With current pressures on public funds people receiving care and support are already being asked to buy additional services for themselves, for example alarm services and equipment. These people are also likely to be experiencing real term decreases in benefits and pensions. We believe that these people are likely to also be affected by all three of the proposed increases and so bear a significant and disproportionate increased financial burden.</p> <p>Healthwatch Cambridgeshire and Peterborough is acutely concerned about the compounding effect of these changes. The combined impact will undoubtedly add to the risk that people will not seek help at an early stage, when a little help could have helped their resilience and so prevented a crisis from occurring. People already defer the point of seeking help precisely due to the costs they will have to pay; these increases will exacerbate this. Opportunities to prevent crises will be lost.</p>
95	We think it very unfair that you are targeting the disabled, especially with such a large proportion of their income (from your example it would appear that you would be charging 18% of disposable income).
96	<p>2013 2017 Variance</p> <p>High Rate DLA Care Component £77.45 £83.10 £5.65</p> <p>Income Support – EESA £174.35 £188.00 £13.65</p> <p>TOTAL INCOME INCLUDING INCREASE IN BENEFIT £251.80 £271.10 £19.30</p> <p>DISREGARDS</p> <p>LESS PERSONAL ALLOWANCE FOR A SINGLE PERSON UNDER 25 £88.75 £91.40 £2.65</p>

	<p>" " " Disability Premium £37.94 £40.35 £2.41</p> <p>" " " ENHANCED " " £18.50 £19.70 £1.20</p> <p>" difference between mid rate and High Rate DLA disregarded £25.60 £27.45 £1.85</p> <p>SUB TOTAL BEFORE DRE ADJUSTMENT £170.79 £178.90 £8.11</p> <p>STANDARD DRE ALLOWANCE £26.00 £20.00 -£6.00</p> <p>TOTAL £196.79 £198.90 £2.11</p> <p>Noticed on checking my first effort there were errors sorry !</p> <p>I have sub totalled deliberately to show if the Council had not adjusted the DRE figure a person would have had £11.19 left per week out of their increased income .</p> <p>After the Council have made the adjustment they are left with £2.11 left from the increase of £19.30 per week.</p>
97	<p>The higher rate is awarded because their needs are greater. If the council take all the extra as a fairer contribution, what is the point of awarding the higher rate?</p>
98	<p>You will be stealing Mr Jones' enhanced rate! What on earth is the point in the government giving these individuals enhanced rate if you steal it! This is ludicrous: tax by stealth!</p> <p>My son is a young adult living in full time 24/7 supported living care. I fought to claw back some disregard for his personal expenditure - he has complex and multiple autism with other health conditions. If you steal what money he has left you will prevent him from being able to fund the things which keep him calm. We struggle to top up his finances to make sure he looks like a dignified citizen when he is in the community and without this additional financial support from us he would present with challenging behaviour. He has epilepsy which is triggered by anxiety: if we cannot afford to replace his technology he will suffer epileptic clusters seizures which cause fractures to his vertebrae - he also has osteoporosis. His cognitive functioning is that of a toddler. A toddler tantrum in an extra-large adult is not pleasant and nor is looking after someone with fractured vertebrae that cannot understand why they can't walk! When his home system falls below standard, this is what happens. I have to take unpaid time off work in these instances which then reduces my financial ability to help with his costs!</p> <p>My fight to gain extra disregard towards some of these things, leaves him with a little money to help us replace his items. If you steal that from you will not only steal his dignity but potentially his mobility and mental health. And that will then cost you a whole lot more!!</p> <p>I put his case forward recently to state the inequality of un-fairer contributions: adults such as my son should be exempt from paying for their care. These individuals are the most vulnerable in society and you are thrusting them into a life of poverty where they are not even entitled to have a mini-break holiday! These individuals have never and will never be able to work to top up their incomes like us regular Joes in society. I have a house that I could sell to keep me comfortable for the rest of my life if I needed to pay for my care - he doesn't have that luxury. We will end up having to sell our home to keep him comfortable if you don't look at other ways of fund raising.</p> <p>Put up council tax - I would happily pay an extra £50 per month to pay for the most vulnerable people in our society, NOT the lazy people who can work but choose not to. This system of being able to earn an amount of money each week that is not taken into account is discriminating against those that have never and will never have the capacity to work.</p> <p>Shame on your system and thought process - how do you people sleep at night!</p>
99	<p>First of all, by increasing the contribution for people who are getting enhanced rate of daily living components of PIP you would be punishing to most disabled and vulnerable members of the society. These people are getting enhanced rate of daily living component of PIP not only because they need more care, but because it cost more to live their daily life (i.e. need specific diet, they need to use the washing machine more frequently, or need to replace their belongings more frequently as they are unable to look after them etc.) in comparison to other member</p>

	<p>of the society. By doing this you may deny them exercising some of their human rights, i.e. right to have to socialise, visit families or friends or just to have a day out (would not be able to afford). They have already been struggling with paying bills and eat healthy. Their care support provided by the council has already been cut to the minimum and they also have to pay the cost their travel using their PIP (many of them cannot use public transport). By doing this you would marginalise them. They would get more socially isolated and their mental wellbeing may also suffer (extra cost to health service). You may also punish their family as they may feel obliged to fill the gap by paying some of the extra cost (many cases overstretch themselves financially) and /or provide more care by jeopardising their own health.</p> <p>Secondly, introducing this change only for people who are already on PIP will produce inequality among disabled people who are entitled to receive the same level of benefits (the rates for PIP basic and enhanced daily living and also for mobility are the same as in DLA).</p>
100	You are affecting the most vulnerable people of our society - they are the least to afford any contribution. (Consider yourself living on the amount these people get on benefit.) We totally object to these payments.
101	Unfair on the individual.
102	As you are aware, the purpose of the 'enhanced rate' of PIP is awarded because it is recognised that the claimant's health condition or disability causes great difficulty with daily living activities. Therefore I do not believe that the claimant should be penalised for this.
103	It appears to me that the Council are trying to get back the money which the Government cut from the Government money that is paid to the service user. This is totally immoral in my opinion!
104	Disabled people have many costs even small items like disabled cutlery £40, bathing aids £50 - £200, kitchen aids £100, medical aids £50 - £200, personal alarms £150, personal grooming items £100, movement aids, mobility scooters £2500 and other aids. Money is not spare + if you take that money disabled people cannot support normal life, as they will not have any spare money to buy these products to help their daily living. Thank you.
105	It is a disgraceful use of the word 'fairer' to describe what is essentially an extra financial imposition on those least able to afford it.
106	The example you gave gives a rise of 280%. How can you expect people who have little money to afford this sudden rise. I fear, this would lead to some people having less care as they choose between care or money for other things. Ultimately that means people with higher needs and more expense to social care or the hospital.
107	Surely the enhanced rate is because he needs more services. Does this not mean he just pays more for the standard service? It just appears you are charging him a tax on getting more money for his needs without offering him more. How can this be right?
108	no PIP payment should be taken into account, so the whole of the £83,10 should be discounted, but then off course the £20 should also be discounted. The costs of disability are far higher than PIP and PIP is supposed to equalise day to day costs
109	PIP is gradually replacing Disability Living Allowance and it has not yet been rolled out to everyone. Our concern is that this is discriminating against those where PIP has been rolled out. If this proposal is implemented, we urge the council to wait until PIP has been rolled out to everyone in order for it to be implemented fairly (which is the objective of the Fairer Contributions Policy).
110	<p>This is a significant amount of money.</p> <p>Mr Smith has been assessed as requiring that level of income to live on.</p> <p>I think the danger is that many people will decide to try and manage without support and suffer as a result. There is a danger that people will lose independence under this proposal because they will limit their care to the bare essentials rather than being able to pay for care that also enhances their quality of life.</p>

111	<p>The Council's proposals are not in keeping with the DWP guidelines which state that "the PIP is designed to help people live more independently and support those with greatest need". It goes on to say, most importantly, that "the benefit is to help people meet extra costs that come from having a long term health condition or disability.</p> <p>The enhanced amount should not be classified as an income since it is given to allow those with greatest need to be able to live. The council should regard each case on an individual basis and not attempt to implement "one fits all" policy.</p> <p>Disability related expenses allowance is a fixed amount of £20 per person. The level of disability should dictate this amount. For example, some people with severe physical disability require extra heating, laundry, clothes (due to excessive wear and tear, and also need to be washed more frequently for personal hygiene purposes), extra toiletries (dry wipes and cleaning foam), special products for eating/drinking such as specialist cutlery and bibs, tailor made clothes due to "off the shelf" clothes not fitting.</p> <p>We strongly oppose the Council's efforts to make everyone "fit into one box". Such allowances as those illustrated above are not taking into consideration individual's needs. People with severe disabilities need all the help possible to live a fulfilling life - they should be supported, not treated the "same" as each other.</p> <p>Loss of enhanced PIP rate will have a massive impact upon a severely disabled person's ability to go out. These individuals are already at risk of isolation, segregation from the wider community, at risk of depressive disorder, more prone to physical health issues and are widely stigmatised. The Council does not appear to take these factors into consideration. The council prides itself in the "one size fits all" policy when it comes to making financial assessments. This is utterly unacceptable.</p>
112	<ul style="list-style-type: none"> • This policy will improperly impact upon our young people with a severe disability – as noted in the report to the Adults Committee. We cannot support a policy which specifically has a disproportionate impact on those with the greatest needs. • How does contributing more benefit those with a higher level of need? It would appear that they will not get more services, just the same but at a higher cost. This is not what the government policy states: "It's based on how a person's condition affects them, not the condition they have. It's designed to be a more sustainable benefit and make sure support continues to reach those who face the greatest challenges to taking part in everyday life." This proposed policy appears to simply charge more for the same not more for more. We would not be able to support that this is in the interests of those we represent. • There is a real concern that those with enhanced needs, and therefore with enhanced payments, will now pay more without it meeting the additional needs for which the payments are paid. In other words, they are paid more to address their needs then it's taken from them without them getting the additional support the money is intended to provide. This appears to take the enhanced payment away from the recipient without delivering any enhanced services. • We note that the advice to the Adults Committee advised that there was the ability to use discretionary powers, but this does not protect those most disproportionately affected. The only way to ensure this does not disproportionately impacts upon those with the greatest needs is not to introduce this policy. • There is no provision in the policy for a review as the policy may turn out to be perverse. At the very least, if policy makers are minded to adopt this policy (and we believe they should not) then policy makers should provide assurance that regular checks will be made to ensure the policy delivers as intended, should elected members pursue it. This is not good policy making as there is no option for review to ensure the policy is not perverse. • The consultation implies that back payments could be required. There should be clarity about the start date for this – from the point at which the policy is approved and implemented rather than for previous years, for example. There must be clarity over when the charges would apply from: this has not been clear during the consultation process. • Not all individuals have been transferred to PIP so there would be a differentiation between those impacted by this policy. If members are still intent on adopting this policy, then it should be delayed until all are under the new PiP system. There is an inherent discrimination until all those who receive benefits are on the same system: any implementation should not take place until PIP is fully introduced, and DLA has ceased.

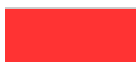

113	Benefits are enhanced in order for the disabled person to pay for help that may be required. Should care be provided by the local authority it seems right that this money is used toward the cost of the care
114	The extra money is given because people need extra support, which costs more. It is not income they can choose how to spend, so should not be included in their income for the purposes of working out how much they should contribute. You are already taking away any inflation increase in benefits they receive, so they are worse off in terms of the money they have to spend on basic necessities.
115	<p>This is an unfair tax on the most vulnerable people in our community. I am extremely worried about the long-term impact on my severely disabled son throughout his adulthood. The implication of a £1934.40 reduction on his very limited income is that he will only be able to afford any of the usual things that most people do - eating out from time to time, using the car to go out to the countryside for the walks that he so desperately needs. Using taxis so that he can cope with a visit to the theatre to see his favourite autism friendly shows.</p> <p>My son will not be able to live with us forever and will at some point be in supported living using his benefits to support himself in the best way he can. He has severe learning disability so he will always need 24 hr care and will never be able to supplement his income with work - that just isn't possible. This tax is a disaster for him and others like him and I am very upset that the council thinks it conceivable to target him in this way.</p> <p>While we are all aware the council has financial problems it is morally indefensible to push this tax through. The council has not raised this with the public and I believe that Cambridgeshire's constituents would be extremely shocked if they were aware of the situation.</p>
116	<p>- I and my daughter disagree emphatically with this particular proposal whilst totally understanding the need to generate funds for provide finances for increasing care costs, .</p> <p>- My disabled daughter is still recovering from the traumatic process over a year ago of going through the transition from DLA to PIP. We finally managed to achieve the enhanced rate.(care and mobility)as we expected to, given her condition/symptoms/abilities but the whole process was fraught and cumbersome; did not take into account the evidence provided from GP and Specialist Nurse; we felt 'bullied' by the assessor who visited us at home; and the documentation now on her files was not an accurate reflection of the 2 hour visit. The whole process has had a lasting and negative effect on my daughter's health (housebound and severely affected with ME) with an exacerbation of all her symptoms. As a healthy person assisting my daughter, it was a nerve-racking, frustrating and anxious time and process too.. .</p> <p>My point is that the proposal above provides little or no incentive to pursue the rightful level of enhanced PIP allowance and suffer the physical and mental effects of the process, if it is to be included in the financial calculation for fairer contribution. The calculations are simply too big an increment and proportion of limited income to be fair and will leave disabled people further financially disadvantaged. PLEASE RETHINK THIS.</p>
117	It seems pointless and very unfair to award the enhanced rate if it is simply going to be taken away again. The enhanced rate is presumably awarded for good reasons, therefore how can it be justifiable to give it only to take it away again? I suggest a fairer way would be to take a small percentage of the difference between the standard and enhanced rates of PIP rather than all of it.
118	It will lower my money and I won't be able to afford a cleaner. I also have to pay for an extra room on council tax as it is used for storage for equipment. I will have to cancel care if this charge is made.
119	The predecessor of Personal Independence Payment , that is Disability Living Allowance, was never envisaged as being taken into account and was not expected to be means tested. This latest proposed amendment is yet another attack on the disabled and their standard of living. The Care Act of 2014, which is an offence against the English language in that it denies its normal meaning, began this process and the "Fairer Contributions Policy" represents another Orwellian use of language in which what is proposed is inequitable and unfair. On your own figures, in the example quoted above, you will be demanding an increase of almost 400%, of a disabled person. In order to portray more clearly and fairly the full consequences of your actions I would want you to describe Mr. Jones and his disabilities, as otherwise the human costs cannot be fully taken into account. It is recognised that disabled people have extra living costs to meet, compared to able bodied citizens. We cannot simply deal with this problem by looking at a balance sheet and imagining ourselves to be accountants.

	<p>I reject completely the assumptions underpinning this proposal. Indeed I foresee the costs increasing as we make it more difficult for disabled people to live independently at home, finally resulting in increased admissions to hospitals and care homes.</p>
120	<p>- The enhanced rate of PIP is designed to support those with the greatest need with disability related costs. Taking into account the full amount of enhanced rate means that the most disadvantaged and most severely disabled people will be paying a greater proportion of their care compared to those with a lesser disability which is clearly not fair or in line with the fairness goals of this policy.</p> <p>- The fact that disability benefits from DWP are taken into account for social care at all is already a poorly designed and unfair policy. The government provides a social safety net for those who are unable to work as a result of disability in order to cover their living expenses, which are in most cases much higher than an able bodied, able minded person's. This is just about enough to cover food, cleaning, hygiene, some travel, clothing and some leisure expenses. Deducting this in order to pay for care, which should be provided for by the local authority in addition to income replacement benefit, is grossly unfair and puts at risk a disabled person's financial situation and ability to live .a normal life - the first things to be dropped if finances are tight are socialising, healthier foods, and more regular personal care. Deducting this even further will cause significant financial risk and possibly hardship for those affected - in the case of my family member who receives both Care and Mobility at High Rate she will be expected to contribute close to £100/week more which would not be sustainable.</p>
121	<p>Cambridge City Council recognises the financial challenges facing Cambridgeshire County Council, and the need to address these.</p> <p>Cambridge City Council notes that the County Council's Community Impact Assessment (CIA) identifies that "Three of the proposed changes to the Fairer Contributions Policy being consulted on would leave service users with less money as a result of increased contributions and may lead to financial hardship."</p> <p>and that</p> <p>"Frail older service users or those with dementia and service users with a severe disability are more likely to be impacted by the proposal regarding respite.</p> <p>Service users with a severe disability are more likely to be impacted by the proposal regarding the enhanced rate of PIP.</p> <p>These proposals will have a negative financial impact on these groups some of whom may struggle to pay the increased client contribution. This may lead to an increase in stress and anxiety."</p> <p>The City Council would also observe that any proposal that increases the costs of accessing care for an individual may put more pressure on voluntary services and family/friends, stop people accessing care that they need and impact the individual's ability to afford other things such as heating and food. These may all result in costs to the system later down the line e.g. increased hospital admissions etc. Also, with the increasing prevalence of mental ill-health, the numbers of people struggling with capacity to manage their finances is increasing.</p> <p>Proposals which may imply or could require more support from the voluntary sector need to take account of the capacity issues and financial strain that such VCS services are already under. The proposal should consider what additional support may be required in this respect.</p> <p>We note that the County Council's CIA suggests that:</p> <p>"To mitigate the financial impact on service users, the Council can consider using discretionary powers to increase the allowances that are not taken into account if they feel that a service user is being disproportionately affected by any policy change."</p> <p>Cambridge City Council would very much support this mitigating approach, and strongly encourage the County Council to give as much consideration as possible in the implementation of these proposals, or any variant, to reducing the impact of these changes on the most vulnerable service users.</p>
122	<p>I'm assuming that the enhanced payment is due to a greater disability need, and therefore the "disability related expenditure" is likely to be high - so the example above may be misleading. I think the proposed change is not unreasonable, provided there is a fair assessment of the "disability related expenditure" - in practice there will be a temptation for councils to "fiddle the figure", and unless there are strong safeguards it may be better to keep the existing policy.</p>

123	<p>I am responding on behalf of North Herts and District Citizens Advice service which provide advice for part of South Cambridgeshire District.</p> <p>We believe that those likely to be affected by the changes should be consulted. They are likely to seek help from Citizens Advice only after the changes are implemented and therefore have not yet approached.</p> <p>The policy could have very significant impacts on those in receipt of the higher rate of PIP who also happen to be the most disabled and vulnerable. Is this equitable?</p> <p>Your consultation, I'd assume, will include disability rights groups and others.</p>
124	This is not fair
125	<p>The theory is fine but in practice you will make a huge change to a client's financial stability. In your example the client will have to pay an extra £27.55 per week, this is over £100 per 4 weekly period. Many people who have little or no other income would not be able to cope with such a large change. Can you not implement this on a gradual basis.</p>
126	<p>We feel service users will be greatly affected by losing the disregard income to pay for their everyday services. We at PHAB who provide a social evening once a fortnight for members will no longer be able to afford to come although our costs are small. We also provide subsidised trips to Hunstanton, Yarmouth during the summer, pantomime at Xmas time, our normal meetings include bingo, raffle, film shows, computer games, subsidised canteen on occasions, live entertainment, members could become isolated and lonely if this source become unaffordable for them. We charge £30 per year which members pay in two instalments we give them longer to pay when possible.</p>
127	<p>The DRE amount of £20 per week is not sufficient to cover these additional costs without the disregarded PIP monies.</p> <p>All this change will mean is additional work for appointees in applying for waivers due to DRE being set at well below actual cost for many disabled people.</p> <p>The changes brought in due to the Care Act 2014 have resulted in many Adult Social Care Plans not covering the cost of professionally recommended (LDP) sensory/behavioural programmes.</p>
128	<p>PIP money to the value of the standard rate is not currently included in the financial assessment as it is deemed unfair to do so. If enhanced rate PIP is awarded by DWP because a person is deemed so 'disabled' (in terms of needing help with daily living) that they require the additional difference in the PIP payment; is it not then penalising the person for the level of assistance they need in the daily lives to then take this payment off them!</p>
129	<p>This proposal will mean in the case shown the fairer contribution goes up from £39 per month to £148.80 per month. I really do not believe that this is fair.</p> <p>Also you are counting all of the PIP as income (£83.10) and I do not think that this is fair. What if the patient uses his PIP for a motability car or wheelchair?</p>
130	<p>The assessment of the Fairer Contribution seems to only want to restrict DRE to £20 per week. Those with severe disabilities are in danger of hardship if DRE is not opening and objectively assessed. My DRE I calculate to be > £100 per week compared to someone without disabilities of my age.</p> <p>My weekly budget is already very tight without bringing in DLA/PIP income. Direct Payments are being limited in their scope & I am told I have to pay for essential expenditure from my own benefits and now you want to take this away! It cannot be fair.</p>
131	<p>I find this survey difficult to answer on behalf of my daughter, who is totally dependent for all her needs, on her carers and family.</p> <p>I understand the need for these proposals/survey, due to the current problems as laid out in your letters. It is difficult to say how £44.45 a month would affect her and her husband's finances (he is currently not in work). So, I am unable to agree or disagree with these proposals; I imagine most people would feel the same.</p>

132	The increase is too big in one go.
133	<p>I do not agree with the proposal because it makes daily living harder for those most in need. Those on the standard rate will be unaffected by the change while those on the enhanced rate will be asked to contribute more towards the cost of their care and support. The proposal fails to justify or explain why those most in need should be made to pay more instead of a proposal which distributed any funding cuts more equally. This seems to contravene the principles of wellbeing and preventing the escalation of needs stated in the Care and Support Statutory Guidance document.</p> <p>Furthermore, the explanation for this proposal is poorly worded and presents its evidence only by linking to the entire three hundred and seven five page Care and Support Statutory Guidance document. There is no specific reference to the relevant passage within it and given that the central point of the Council's argument is the difference between the current and previous guidance, no link or specific reference to that previous guidance.</p> <p>Given the people whose lives will be affected by this proposal, that does not seem a fair way to present an argument and, again, contravenes the guidance itself which repeatedly stresses the local authorities' responsibility to ensure clear presentation of specific information.</p>
134	<p>I do not think that a personal allowance of £151.45 is adequate for a person with a learning disability, especially those on the higher rate. The Personal Budget covers the basics of care and cost of activities if you are lucky. The PB is constantly reviewed and budget holders have to spend a lot of time, energy and motivation to argue their case. The PB can be cut at any point. Therefore it is essential that disabled people have a means of supplementing all the needs of the individual disability and this is what the Benefit system allows them to do. Able-bodied people of mind and body will think that £151.45 is a generous amount, it is not. Can you imagine not being able to pop out when you want? This is the case for most LD people, every outing has to be planned and organised. Visits to hairdresser, doctor, dentist, optician, chiropodist etc. have to be paid for. Everyone has to question whether we can afford to go places and do things but all of us have the option to open our door and walk down the street if we are bored, frustrated or in need of just having something to do. People on a higher rate of benefits will not be able to do this so need extra money to enable them to have quality of and dignity in life.</p> <p>I do not think the disregard between the standard and higher rate should just be removed, perhaps a percentage should be considered. I have spoken to a number of people I know will be affected by this, most of whom cannot even contemplate replying because we have to spend all our time filling in forms which gives other people jobs and pensions. Please leave us alone and try to see how your life would be if you had a LD.</p>
135	<p>We feel that as this proposal only currently applies to those already on PIP that this will create a level of unfairness between those who are and aren't on PIP currently.</p> <p>This proposal does appear to be unfair to those on the higher rate of PIP most, as their outgoings could go up by £27.45 per week. We feel a £27.45 per week reduction in 'disposable income' is a lot, especially as those on a higher rate of PIP tend to have greater outgoings outside of those considered in the Fairer Contributions calculation. This can include expenses such as- replacing clothes and self-regulatory equipment (i.e. sensory toys, CD's, Magazines), a greater volume of laundry, the need for taxi's to attend social activities, any special dietary requirements.</p> <p>Through our consultation on relationships last year we found that outside of family relationships, those relationships built at activity and social clubs are the second most important to the LD and Autism community. With reduced disposable income they may have to choose not to attend such clubs. We feel this would increase isolation and reduce independence and integrations amongst the community.</p> <p>It would appear the choices available to people, particularly around social life, will be significantly reduced due to this proposal. Also, as a result of reduced attendance at social activities some clubs may no longer be able to afford to run. As a result another social opportunity is lost even for those who could afford to attend</p> <p>The proposal may result in people requiring greater assistance in budgeting too, if this extra support in budgeting isn't provided we may find people missing payments of running up debts they can currently cover.</p> <p>We might suggest a broadening of what expenses you take into account when calculating people fairer contribution. Consider that what may be thought of as a luxury to some is a necessity to others.</p>

Proposal 2: The Council wishes to amend the Fairer Contributions Policy to enable the Financial Assessment Team to assess persons who receive short-term respite accommodation under residential rules.

			Response percent	Response Total
1	I agree with the Council's proposal.		26.19%	55
2	I do not agree with the Council's proposal.		73.81%	155
			answered	210
			skipped	19
Any comments: (100)				
1	As the client is temporarily in respite and still has bills relating to their home to be met, I would only agree with this proposal if all regular bills are allowed in their entirety for respite periods (not just the standing order charges for utilities that are allowed under long term temp stay rules)			
2	This amount is far too great an increase. This will put pressure on carers who will feel they cannot afford to put someone into respite. As it is short stay that means they still have a house to run with bills etc. The savings to social services will be short sighted when they then have to have someone in permanent care			
3	I do not receive respite and do not really understand this scenario. I do not think this woman should have to contribute to her care.			
4	I have not used respite services but I can imagine needing it in future if my main carer (my husband) becomes ill. The strain of looking after me means that this is quite likely, given that he has chronic asthma and is prone to serious infections.			
5	While the person is in temporary respite their overheads of running an existing property do not suddenly disappear, so to take over £100 additional a week away seems very unfair. In your example this is 50% of their weekly income, yet household bills will still need to be paid. This seems very disproportionate. Your example is showing an 800% increase in their costs! Really?			
6	This is too big an increase. People will not be able to pay for basic need such as utility bills and food. Their quality of life will be gravely effected.			
7	All residential respite stays should be fairly funded but only in that all people regardless of their income should have to pay the exact same flat rate for this which is an affordable amount from their benefits/state pension. Any private pension should not be counted as income in these calculations. It is grossly unfair that those that choose to save for their retirement or who have worked hard to afford their own homes are being made to supplement those who have not bothered to save or make provision. Everyone should receive the same basic level of service, then those who can afford it can then choose to enhance it by paying for extras if desired. But fundamentally the basic level available should be good enough for all - like the NHS. The Government should raise N.I. contributions to fund social care properly and all money raised should be ring fenced and spent on this provision and not allowed to be diverted elsewhere by councils to pay for anything else.			

8	This is not explained clearly. If the "fairer contribution" is the amount made by the person going into respite it seems fair. They will reduce their own household costs ie food, utilities etc.. provided that they can still afford costs such as council tax which they may still be required to pay when away from home.
9	If someone is in Residential Care permanently they are not by default paying rates and upkeep of fabric of their home. For short term respite they still have to pay all these expenses. This does not (yet) apply to 'A' but it may do one day.
10	This is not relevant to me but if it costs more money to the Service User then I am not in favour.
11	I have no opinion on this as it does not apply to me.
12	I think this would be fair as the individual would not incur any costs for support at home as they would be covered whilst in the residential care setting.
13	Yes this is much fairer and should of been done several years ago
14	This proposal is better than the first one as at least in residential respite all the bills and food are included.
15	See my answer to Mr Jones
16	Not sure how this would work with proposal though? Some users may use the respite service infrequently!
17	I agree as long as all people get attendance/PIP allowance to support this because people that don't get or are not advised properly, how does this get funded. If you are paying a direct payment, when the client is in hospital this should be paid & the care agencies should not still be able to charge to keep your place open & this would save a huge amounts.
18	Not sure about this
19	There's not enough detail in the proposal.
20	Although this does not affect my family, it seems a very large increase. Presumably people who use respite care still need to pay their normal bills and will find it very hard to manage.
21	No comment
22	Things are hard enough and cause money worries to take anymore off me would have destitute
23	Though I think its fair the council increases the contribution it seems not to take into account of the fact that most people would still have overheads to pay electricity/gas or even rent etc to pay whilst in respite. In which case each individual should be looked at separately and assessed accordingly as to a fair contribution which would cost a fortune in man hours. A compromise between the 2 is needed.
24	I am a single parent I can't afford to pay out any more, what would I be left with for my children.
25	There must be enough money left for the person to pay ongoing bills that will continue whilst in residential care.
26	You are increasing for eg. this individuals contribution by 8 times. This would affect a vulnerable persons quality of life

27	Unfair taxation on vulnerable
28	Same as proposal 1 except for over £100.00 per week increase.
29	I don't get respite but the increase is too much
30	As for Question 1 - the step rise is too great
31	This is an enormous increase. I do not think it is justified without the Council showing us exact figures of all their costs.
32	I have no knowledge of this part of the service.
33	As my previous comment.
34	So long as this extra amount is only for the respite care and is automatically reversed once they return home and without red-tape or admin on behalf of the claimant.
35	N/A
36	This does not affect me directly, but after reading the proposal, I'm slightly worried people in that situation would instead of paying £15 would be paying £122 for short term respite. Short term could indicate that something has gone wrong and could be facing homelessness and perhaps need your services more and be in greater need of money.
37	<p>If this example is typical it is an unacceptable level of increase in the charge to the service user. Many clients will still have some disability related expenditure and personal expenses (eg the costs of maintaining their accommodation) during their stay in respite care.</p> <p>Savings should not be made by increasing charging of the service user. They should be made by reducing bureaucracy, and unnecessary posts and meetings in corporate services.</p>
38	I agree with this proposal as long as allowances were reasonable and that a person staying in short term respite accommodation still had money to pay for housing rental costs, council tax and heating etc as these still need to be paid for while in temporary accommodation otherwise they might not have a home to go back to or end up in dept.
39	Your assessment does not take into account the person's existing commitments that may still need to be paid for during respite. Also the person maybe paying for private treatment unavailable under the NHS to help them manage their condition.
40	If you are well off, I don't see a problem, but not everyone is.
41	<p>Every one of us will get old, will need help and support at some point of lifetime.</p> <p>After years of hard work, retired and being fragile, ill.</p> <p>Does anyone there, don't want to be independent? I know the answer.</p> <p>Aging, fragile and illness have took part of their life without a choice, can you give them more choices of improve their quality of life?</p> <p>Do not take away only remaining of comfort away from them please.</p> <p>She/He may feel much safe and happy to use these for buying a Birthday present or Christmas gift etc.</p>
42	I am 'R's carer he cannot read or comprehend any of these proposals. 'R' lives with us and would not be able to afford to pay anything towards his care & we still need the respite & hours he has to give us a break.

43	The service user is only allocated a limited amount of nights of respite care and that applies to day care. It would be acceptable to pay for the actual amount of nights and days used but not assessed above on a per week basis.
44	The person will still have costs while in respite accommodation, so all you will do is force them into debt.
45	• Concern around OP respite that if the carer could not fund the increase from £15 to £122 then the likelihood is respite would not be used and therefore the breakdown in care was a high risk or the quality of care would increase risks as carer may not be coping.
46	The disability part of any allowance should move with a person
47	Again on such low incomes it is discriminatory against those with illness and disability to require increased contributions. This may often mean individuals going without basic necessities such as heat and food to fund what is in effect a health care cost. Where income levels are much higher - for example in excess of £500 per week a fairer contribution should be made
48	None reasonable change
49	Same comment as Question 1 (don't understand, far too complicated for me to understand).
50	The charge is still less than a week's accommodation and care that is charged for a permanent resident.
51	This does not apply to me
52	Many costs associated with property etc will continue whilst in temporary care
53	How can it be 'fair' for the contribution to jump from £15.85 per week to £122.35 per week - that is over £100!!
54	I do not agree with the most vulnerable people being affected with cut backs as they have no real say. There are less deserving people ripping off benefits.
55	Same as above (answer to question 1). Do not penalise disabled people.
56	Extortion. Definitely rip off Britain.
57	Up to this date Freda does not attend short term respite accommodation.
58	My comments on question 1 still stands.
59	If a person is living at home most of the time the expenses incurred running that home do not disappear when one is on respite care. I believe severe financial problems would occur if this were to happen.
60	The answer is the same like in question 1.
61	Again this is unfair I feel it's us vulnerable person that need financial help as we require care are being penalised. We cannot afford to live as I mentioned before cost of living is going up + benefits are not so how are we supposed to manage financially?



62	This is unfair people are requiring respite require it for a reason expecting them to pay all this extra money is unfair + unkind.
63	I agree if it is while the person is in care only.
64	I find this example confusing so I cannot comment.
65	Not applicable.
66	See answer to question 1.
67	. I do not yet fully understand how this will work in practice? Assessments would need to be completed as Long Term Temporary to protect domestic utility costs at home whilst in respite. If we agree a respite budget as an important form of planned support to prevent a Carer breakdown and then take most of it back through the contribution then, the Respite requests may drop and the SU & Carer be placed at risk of breakdown impacting on Wellbeing – conflict with Care Act? It will also require more financial assessments to be completed when FARU resources are currently struggling with workload, e.g. some delays in processing and unable to do home visits.
68	We do not agree with the council's proposal as respite has not been a factor in James's case and we have insufficient information to offer an opinion.
69	Well if you are providing full care, board and lodgings seems only fair she should pay - after all you pay to stay in a hotel!
70	This is a lot more money. What if a carer needs to use respite but then can't afford it? It will make a carers life more difficult.
71	Not very clear? This seems a reasonable contribution, but it depends on her household costs such as gas/electric/water/phone standing charges , house insurance premiums etc.
72	<p>Shame on you again!</p> <p>This one doesn't apply to our family, however, it would certainly put us off using this facility if you steal all of Mrs Smith's money!</p> <p>I can't see anything fair about a hike of £106.50!</p> <p>You really are stooping low here. Families that require a much needed break from a relative won't be able to afford that! The family left behind wouldn't be able to do anything with their respite break as they won't afford to go out!</p> <p>Do you seriously expect anyone to agree to this!?! </p> <p>Put up council tax!</p>
73	<p>Again this would be punishing disabled people and their families first of all financially secondly making the system more complicated, causing lot of anxiety and at the end may not want to use residential respite. That would in turn may seriously affect their wellbeing.</p> <p>It would be fairer to limit the short term respite to 2-3 week (most people are getting yearly not more that this anyway) and only change the charging to the propose level if the person stays in residential respite longer.</p>
74	This contribution you intend to levy on these vulnerable people not only affect their personal finances but also the parents/carers who are often on low incomes themselves because of the circumstances they find themselves in.

75	Unfair on the individual.
76	See previous comment (for question 1).
77	This person would have taxi costs for example, + needs her money to buy other products for disabled when she is at home.
78	Again that's well over a 600% rise that people will need to find suddenly without time for planning. Carers already stop people needing care paid for by the council but more likely to stop if the person they are caring for cannot afford to go into respite care. Leading to higher eventual costs and worse outcomes.
79	How can one comment on this - there is no explanation as to why she should pay more. Nor is it clear whether this is only for her time in residential care that she would be charged more. Why is this fairer - it's not clear!
80	<p>This proposed change would be unfair for unpaid family carers who are often desperate for a break and the resultant increased costs prohibit this. It is vital for carers to have a break from their caring role in order to maintain their health and wellbeing. Carole Cochrane from The Princess Royal Trust for Carers highlighted the absolute importance of respite care, saying "Without these vital breaks, carers can often reach breaking point where they can no longer continue, and their own physical and mental health deteriorates as a result" (article by HomeTouch founder and dementia physician, Dr Jamie Wilson).</p> <p>It is particularly unfair for carers where the person with care needs lives with the carer and the assumption of reduced utility costs is taken into account from the person going into respite; yet in reality there are no reduced costs as the family still reside in the property (i.e. the house is not empty as a result of the person with care needs not being in the family home during this period).</p> <p>Family carers should be acknowledged for the incredible work they do, including saving the economy £132billion a year (Carers UK, Age UK). Without them, the entire Health & Social Care system would collapse (NHS England, Carers UK, 2015). There are more unpaid family carers (7 million, Census 2011) than people employed by the NHS (1.4 million, King's Fund) and Social Care (1.6 million, King's Fund) put together. This includes 200,000 children taking on caring responsibilities, who will also be impacted by the changes proposed. For both family carers and their loved ones, the cumulative effect of the recent range of local and national government changes is significant.</p> <p>The proposed changes in the Fairer Contributions Consultation should not be considered in isolation; the health and financial pressures carers and their families already face should also be taken into account. 1 in 7 workers are combining work with caring; 8 in 10 of these report ill health as a result (Carers UK); there is therefore personal cost to themselves as well as the economy. A London School of Economics study calculated the public cost of carers leaving work at £1.3bn a year, due in part to lost tax revenues. 1 in 5 family carers give up work to care. "When they do stop working the financial loss they incur is huge and often has consequences for the rest of their lives. It is morally wrong that people who do the right thing by becoming a carer should so seriously undermine their own financial security as a result." (Daily Express, 14 July 2016).</p> <p>For many, the income of the person, or people, they are looking after has also been significantly reduced or removed, as a result of their illness or disability. This, along with national and local government changes (e.g. Universal Credit; reductions in Personal Budgets), creates huge financial burden for the family, which impacts heavily on the health and wellbeing of some of the most vulnerable in society – the ones who need our help and support the most.</p> <p>It is fully appreciated that the Council needs to make savings, but we ask that any changes do not further impact unpaid family carers, who are already facing significant financial hardship despite giving so much to society. If family carers decided they no longer wished and/or could no longer afford to carry on caring, the whole health and social care system would collapse. It is on this basis we urge you to reconsider these proposals.</p>
81	I assume that she will still have a home to maintain while she's in residential care, with ongoing bills for heating, water etc. and other expenses. She could end up in considerable debt as a result of a respite stay.
82	Those individuals needing respite should not be penalised for their needs. Disabilities do not change on a daily/weekly/monthly basis - in fact, for most, the level of disability progresses and worsens as they get older. DRE

	and personal allowance should not be disregarded during respite stays as disabilities and needs to do not change significantly during these days.
83	<ul style="list-style-type: none"> • We remain concerned that despite efforts to ensure the consultation was wide reaching, those most likely to be affected will be the least able to respond / participate. Some will not have the capacity to comment as individuals; some will not have an advocate or parent who can independently comment for them; some who do have a carer or advocate may have been too daunted by the consultation to participate. We do not believe the consultation process has truly understood the issues and concerns of those most affected. • The consultation questionnaire is not clear – whilst the language is straight forward and there are worked examples, the principles behind it are not transparent enough to ensure full participation. If we find it hard to understand, then we would suggest that most of those with learning disabilities (which includes many that we represent) will find it impossible to comprehend. Indeed, I suspect most people without those disabilities will not have understood what they are being asked. • Individuals are not easily able to contribute and are very concerned about their own circumstances – as they do not understand how it will apply to their personal circumstances – most fear it's a loss of money that they previously used to ensure they can live independently. We would ask that you check how many individuals have had their personal circumstances checked as we suspect that the take up will be very low – which would indicate that the majority of those who will be affected do not understand the potential impact.
84	Person will still have bills associated with their home - rent council tax heating etc.... . They could be left with insufficient income to cover this
85	How is she supposed to cope with her disability? What does the council think will happen if these needs are not met? Surely the increase in stress and unmet needs will result in more vulnerable older people ending up in A and E - this cannot be a sensible strategy
86	It seems very unfair to disregard disability related expenditure and personal expense; surely a person will still have these expenses even when they are in respite?
87	N/A
88	<p>As per our response to Question 1, Cambridge City Council would note the potential adverse impact of these changes on the income and wellbeing of vulnerable services users.</p> <p>For instance, with regard to this proposal, it might put people off accessing respite care, which provides a valuable break for informal carers and reduces risk of carer break down.</p> <p>Although the individual is in respite, some costs that the attendance allowance and disability related expenditure (proposed to be excluded from the calculation) cover may reasonably still be incurred, for example attendance allowance might pay for a day centre placement for the individual that will need to be kept open and paid for while that individual is in respite.</p> <p>As per Question 1, the City Council would strongly encourage the County Council to consider, in implementing this change, how it could further reduce the adverse potential impacts on the most vulnerable service users.</p>
89	Home expenses continue during a respite stay, and it's not clear to me that the proposed policy takes sufficient account of this.
90	As your example shows, the increase in contributions is very substantial and charged to people who are in need of help. To ask them to balance their need for respite against a large bill for respite care seems iniquitous.
91	this is not fair

92	What about the cost of maintaining main residence during this period!
93	If the respite required is short-term, the person's bills, normal living costs, etc will all continue as normal whilst they are in respite care. To jump from eg £15.85 fairer contribution per week to eg £122.35 is too great a jump and seems likely to result in many people entering financial problems which is a false economy.
94	The increase in fairer contribution from £15.85 per week to £122.35 per week is completely unfair. The Council may have lost income from central Government for social care but at the same time Council Tax is being increased way above inflation again for the increased cost in social care.
95	No because the person above is £24.90 less off.
96	These benefits are paid to support the time when living independently at home and should not be removed by a broad strategy but proportional to the time in residential respite.
97	The increase is too big in one go.
98	N/A as son does not use respite.
99	I cannot comment on this, I have no experience of this situation. Why is the personal allowance higher in this example £194.50 / week compared to the previous example of £151.45 / week.
100	<p>We have found this to be the most difficult proposal to understand.</p> <p>Our greatest concern with this proposal is that people on average currently spend 10 days a year in respite care. Those 10 days are a necessity to the health and wellbeing of the relationship between service users and their carer's. If respite in real terms becomes more expensive it is likely people will choose not to utilise the respite services. In turn we feel this could have an impact on safeguarding issues and could result in the breakdown of care placement. All of which in the long run may prove more expensive to the council.</p> <p>To service users respite is something they look forward to and is an opportunity to meet new people and broaden their social circle. For parents/carers this is an integral service to their mental health and being able to continue to provide care.</p> <p>We do understand that this means the council will reclaim the expenses they would otherwise be paying twice for.</p>

Proposal 3: Charging for Appointee Services.

			Response percent	Response total
1	I agree with the Council's proposal.		36.02%	76
2	I do not agree with the Council's proposal.		63.98%	135
			answered	211
			skipped	18

Any comments: (100)

1	Too much to charge a vulnerable adult who is unable to consent.
2	This is discriminating against those to do not have families to care for them along with the increase in their financial contribution of up to £28 week you are then proposing an extra 12.50 . The only way this would seem fair is if the 12.50 is classed as an expense thus not counted as accessible income. These more vulnerable have no choice but to let the council manage their monies
3	I think the council should offer this service as part of its own costs.
4	Vulnerable young people need help without worrying about the cost.
5	This might seem a nominal amount to charge for such a service in isolation, but when combined with all the other changes proposed and the general environment of social care costs and charges this is yet another incremental hardship putting increased fiscal pressure on those vulnerable in society that you are supposed to be charged with protecting and helping.
6	This is too big a jump. This needs to be phased in over several years. Also the threshold for savings is too low. People need a cushion for unexpected expenses. I suggest a graduated increase from 2,500 in savings.
7	I do agree it should be chargeable, but there should be an opt out too because these adults may have an advocate or close friend who can fulfil these duties at a lower cost, likewise a charity of similar not for profit organisation may also be able to take on this responsibility too. It may also be cheaper for the council to subcontract out this work as it may be cheaper than paying council employees to carry it out too. Maybe put it out to tender and see exactly what costs of private organisation fulfilling this role v council costs.
8	WHY NOT JUST UTILIZES ALL DISABLED AND OLDER PERSON? YOU SAVE MORE CASH FOR PEOPLE WHO DON'T WORK AND GIVE ANYTHING BACK TO COMMUNITY?
9	JUST THINKING OUTSIDE OF THE BOX (NOT EVERYONE IS ONE SIZE FITS ALL). You've done your examples This is mine. MRS DOE MID FIFTYS. MARRIED 37 years to a man 24 years her senior. Never qualified for anything in her own right totally depends on her very ill 78 year old husband Is your FAIRER CHARGE FAIR FOR HER? Taking the little bit of disability money to wash and dress her? She might as well stay in bed and rot..... As she is not allowed a social inclusion budget she had in previous years Not everyone has a tidy nest egg to buffer ill health Your example is marginalised and unfair to a small minority.
10	Again not relevant to me, but if it costs the Service User more money then no not in favour- we are penalised enough for being disabled.
11	I have no opinion this does not apply to me.
12	As long as the charge to those who can afford it. £10.00 or £12.50 is ok, but don't go taking money say £40.00 for the service and it should only be charged at the same amount for a good three years.
13	It is important someone trustworthy looks after their affairs of vulnerable people.
14	The adults who receive this service are usually paid too much in the first place. I feel it is only fair that the Council

	charge for their time.
15	This is disgusting to even consider this! The next thing you will be proposing is to re-open all the workhouses.
16	As long as this cost is kept to this reasonable amount.
17	Targeting the vulnerable as an income stream is unacceptable! Irrespective of savings. They may have been left money by family as inheritance which would be out of their control!
18	They are clearly not dealing with this their selves as they can't and have no one to do it for them. Would be a disgrace to charge this.
19	This doesn't seem to be very kind. You are punishing people for being ill or old.
20	Not enough detail in the proposals; the proposals don't make clear what services would be offered.
21	It seems that elderly and disabled people who have no family support are being penalised
22	Nearly 2018 and yet again the disabled are getting our independence made harder as financially I can't afford to get out of my house. Carers hours were cut, I now can't even get to doctors as I have no carers available to take me.
23	Again whilst benefits remain at a relatively stable level, you propose to remove around 5% of weekly income while inflation is at around 3% places vulnerable people at risk of hardship and anxiety. A £1000.00 buffer in savings would soon disappear and once below this level allows for little for a disaster fund such as new white goods etc. Again the cost of implementation and keeping tabs on individuals saving in itself costs money.
24	As a single parent I can't pay out any more than what I am paying for at the moment.
25	Although I agree that making a charge is fair, I think that the proposed amounts are too high. I suggest half that amount £5.00 (residential) & £6.25 Non- Residential) Per week.
26	We understand that this takes valuable time from completing these forms ourselves on many occasions. As long as the individuals have enough money to pay for this service we believe this is fair.
27	Unfair taxation on vulnerable
28	The Council should bear this charge
29	This seems an excessive amount given the bills will not take a huge amount of time to settle per week.
30	It costs me a much greater amount than is being suggested in time alone to manage my sister's affairs so this seems a reasonable cost.
31	Instead of helping the vulnerable the Council are taking advantage.
32	A single one off fee would be better because once the initial payments are set-up via direct debits etc there is little input needed on a weekly basis.

33	N/A
34	<p>A fee towards this seems fair, though I don't agree that the vulnerable people should be paying this. I believe that this should be paid directly by the government to help cover the council's costs. I realise that this is not likely to happen anytime soon or at all, therefore a fee does seem to be the only solution. £40ish per month though does seem a little too much even if it is against those with £1000 of savings.</p> <p>Possibly £5 a week for residential service users and £7.50 for non would seem fairer. It's impossible for me to add further insight without knowing how much this service costs the council.</p>
35	<p>Good social care has always been about more than statutory duties. The need for vulnerable adults to have the local authority taking on the role of appointee is as great as ever. People with severe mental illness in the community for example may have no-one from CPFT to help them arrange to pay for an appointee. The costs of administering the charging for this important service may outweigh the savings made by introducing the relatively small charge.</p> <p>If this change were introduced I would expect a lot of unnecessary stress for clients and little if anything gained in financial terms.</p>
36	<p>I agree to this proposal but feel that £10 per week over £40 per month for residential service users and £12.50 per week or over £50 per month for non-residential is too high. Once the initial setting up by the council for managing a person's money is done most of the work will be automated so I do not feel that over £50 a month for a person in non-residential care is a fair amount. Maybe an initial set up fee could be applied and then once done a lower weekly/monthly amount say £7 a week which is still approximately £30 a month could be charged.</p>
37	<p>Will this mean that as I do all the paperwork and send in the returns every 3 months that you will pay me £10.00 per week (I think not)</p>
38	<p>In principal I agree with the idea but this kind of help should be included with the care package. My daughter has been moved to non-residential and she would be left with about £10.00 to cover trips and clothing etc. She would have nothing if it were not for her mobility care. She has 24/7 care and had to spend £5k on furnishings when she moved from her scant savings.</p>
39	<p>My son does not use residential services or has respite care- He is at college 3 days a week and the rest of the time at home.</p>
40	<p>Poor and vulnerable people cannot have a more than £1000 saving It is wrong.</p>
41	N/A
42	<p>It is a service - and it may encourage people to buy this service from cheaper non-council providers.</p>
43	<p>• A question around the administration charge for CCC managing a person's finances and whether this will be considered an outgoing in the financial assessment.</p>
44	<p>When a resident has need of this support it should be a public service</p>
45	<p>I agree in principle but feel the amount could be reduced. Appreciate admin fees etc but not £10 / £12.50 per week!</p>
46	<p>I work very closely with the Care Manager. I am my daughter's appointee so have changed bank a/cs for her, applied for benefits etc. unable to physically pay bills for her. But I do feel £10 a week seems (£520 a year) a lot for this service. Where will this be differentiated. How will you know that family members are involved!</p>



47	Same comment as Question 1 (don't understand, far too complicated for me to understand).
48	This is unfair to those who have no-one.
49	<p>I would like to know how this amount has been calculated. Have you looked at what charges other local authorities place on appointees? The £1000 savings limit appears to be very low considering that when managing someone's money under appointeeship you are expected to put monies aside for extra expenses that may arise and more specifically for a funeral as if the client passes away with no capital the cost of the funeral would likely be charged to the local authority.</p> <p>Further someone on a very basic income residing in the community could be losing a large percentage of their income if the £12.50 charge is introduced.</p>
50	This does not apply to me
51	I have no need of this service as I manage my own accounts
52	Proposed charge is far too much! You have statutory duties to provide services. You don't allow me to recoup my costs in dealing with you (even though it takes up a lot of my time and my hourly rates for my time are high).
53	The Government don't charge to why should you.
54	Does not use this service.
55	I think this service should be paid for.
56	I think the idea on the whole is necessary but a limit of £1000 in savings is far too low. Increase the limit to £5000 and reduce the actual rate charged to £5 and £7.50 respectively.
57	I thought that living in supported should be cheaper than residential.
58	This is unfair these people need help it is not their fault that they are vulnerable + unable to manage their financial affairs + again taking more money from their benefits how are they supposed to manage?
59	This is unfair it's not the vulnerable person's fault that they are unable to manage their financial affairs themselves. This is taking money from someone in need of help. I feel also an extremely high fee to charge.
60	That seems too high, how was that figure reached?
61	If people are vulnerable & cannot manage their financial affairs, don't feel they should be penalised for this, & for not having family to support them.
62	It does seem reasonable for a charge to be made for what is quite a time consuming service and this is still hugely subsidised I would say.
63	Not applicable.
64	Agree in principle but price per week is too high. It takes very little time to do this once set up. So I would suggest one off set up charge of £50 and monthly charge of £10 thereafter.
65	See answer to question 1.

66	. I agree in principle for charging for Appointee service but the cost seems too high to me, one example, If Purple Conversation can manage a SU's budget and PA payroll for half that I am not sure why the changes are as high as proposed?
67	<p>This seems like an additional cost that the most vulnerable and unsupported will have to bear. At £520 or £650 per annum this seems like a very significant additional cost. The numbers supported by the council seem low (discussed at the Huntingdon meeting) so the saving to the council seems out of proportion to the pain inflicted on the disabled.</p> <p>Is this an area where the voluntary section could make a contribution?</p>
68	I know how much hassle it can be so if I was not able to do it I hope we could trust the council to do it, so a payment is fair.
69	It seems expensive. It's going to affect those who need more support more. Would the amount come off the income available? The savings level should be higher in line with other benefits.
70	This is far too high both for the work involved and for people on an already low income.
71	<p>Disgraceful!</p> <p>This doesn't apply to our family but I see you're targeting the most vulnerable people in society AGAIN!</p> <p>I hope all of your intended targets have less than £1000 in the bank!</p> <p>Put up council tax!</p>
72	However if the person pays this it would have to be taken off the person's income before one calculates the fairer contribution
73	<p>Most definitely disagree (we know from experience). Because - year on year your 'cost' will increase - as we've seen in so many ways but the increase in benefits is always less than the 'increase'.</p> <p>The other reason we disagree is you are doing a job (caring for these persons) and getting a decent wage (whatever you may feel about this, you are able bodied and minded unlike those you are caring for) ... therefore this is part of the caring ...managing their income/outgoing expenses etc ... and should not be an 'addition to' ... we know the 'income' for handicapped persons and it will never match a wage of/for which they can spend as they wish without thinking of what others might think or do with their income ...as able bodied/minded persons may.</p>
74	Unfair on the individual.
75	See previous comment (for question 1).
76	The charges should be £5 and £6.25, not as proposed above.
77	Not enough information. How many people are you looking after as £520 per person per year, depending on numbers needing the service, seems could go quite far & one member of staff could cover several people.
78	I would want to see the evidence as to how this figure was decided upon...how much time does it take per week to manage the account - I can't believe it's that much. This seems to be an arbitrary figure...and how much is this as a proportion of the money those who need the service have available for their weekly expenses.
79	This should be a function of the state paid for by all out of general taxation. those vulnerable adults who need this

	help shouldn't be charged for being vulnerable
80	This non-statutory service is vital for those individuals struggling due to vulnerable circumstances. The cut off amount of £1000 is extremely low. Most people will need much more than that for their daily living expenses. If a charge has to be made, we recommend the cut-off amount is raised significantly.
81	I think that £40 per month is too much in relation to the amount of work actually required. As a carer, I have to manage my daughter's affairs. Time spent can vary but generally equates to two hours per month
82	Surely the Council cannot consider charging those who are most vulnerable and in need of support (especially those who have no family and are essentially alone) an extra amount to live.
83	Bank Account Management • Payments for bank account management is not a problem in principle but there is no calculation to suggest whether this proposed cost matches the actual staff time required. It also seems that it may well be a relatively high percentage of available weekly income that would be taken to provide this service. We note the impact assessment suggests that it could impact most on those who already struggle to pay. Furthermore, if the majority of payments are set up as direct debits, then the work involved should be minimal on a weekly basis. We could not support this policy without far more detail about the proportionality of what is proposed.
84	The council already benefits from this service by maximising income upon which they can assess for a contribution towards the cost of care
85	$£12.50 \times 52 = 650$ That is a substantial amount especially if the council is also going to take a £1934.40 tax as well from vulnerable adults. These people have no choice - they are not able to do it for themselves that is the whole point.
86	This seems fairly reasonable but I do believe that these people should have more than just enough to pay for the things they 'need' and their bills. They are disadvantaged enough as it is and should have the means to live as fulfilled lives as possible.
87	N/A
88	This is a disproportionate charge and a very low threshold for contribution. Administering benefits for a person is an occasional burden which does not require weekly activity in many cases and therefore should not be charged on a weekly basis. You should consider an occasional administrative charge when a transaction or application needs to be made. In many cases Key Workers can support with day to day running of bank accounts and are paid to do so.
89	As per Question 1, the City Council would strongly encourage the County Council to consider, in implementing this change, how it could further reduce the adverse potential impacts on the most vulnerable service users. We are aware that some other local authorities who provide Deputyship take an annual management fee of 3% of net savings if savings are below £16,000. Would Cambridgeshire County Council consider introducing a multi-tier charging structure or sliding scale, to help ensure the impact on the most vulnerable is proportionate?
90	That is a hell of a lot of money for managing a vulnerable person's bank accounts. How do you reach this figure?
91	- The charge seems too high to be borne by the vulnerable individual. - A charge of £500+ annually until savings are reduced to £1000 may leave people without an adequate cushion.

92	Charges may justifiable for those living at home, but those in a home may be left with only £17 pw for personal expenses. A lower charge of say £5 may be more reasonable. The £1000 floor seem low - £6000 is the DWP limit after which benefits are affected..
93	I agree in principal with the charge being levied but feel it is too high as I'm sure cases aren't dealt with weekly, a lower fee of £5 pw would be better.
94	I totally disagree with this proposal. I feel the Council needs to look at the way vulnerable adults' money is managed and safeguards put in place to give service uers more protection. I would agree to the small charge to make this possible.
95	This would reduce their disposable income which could create significant harm with no-one (family) to put their case!
96	I agree with this service being charged although I have reservations about charging £12.50 p/w as £50 per month is very significant.
97	Because people end up poorer.
98	For those who do not have family to help them then surely local authority should be there to help without charging.
99	N/A as son does not use appointee services.
100	We feel on the whole this proposal does make sense provided the money made is indeed put back into the Appointee service. We also agree provided the charge is stopped should a person's savings go below £1000.

Proposal 4: The Council proposes to make Direct Debit the default payment method for Adult Social Care invoices.

			Response percent	Response Total
1	I agree with the Council's proposal.		61.79%	131
2	I do not agree with the Council's proposal.		38.21%	81
			answered	212
			skipped	17
Any comments: (86)				
1	I am not sure about this. I have seen care bills that have been worked out incorrectly several times and people have been able to question before paying however if this is done as a direct debit it will be harder to challenge the bill and take too long to get it reimbursed.			
2	The council should just direct the money from the source, or the amount that is paid. Why make things so			

	complicated?
3	Direct debit is probably a cost effective method.
4	Direct Debit as an option certainly, but not as the only method. I like to have control of my own finances and am always loathe to hand control to any large impersonal organisation to allow them to dip into my bank account when they want and for how much they want. Just a pet hate I'm afraid.
5	I can see that creating a regular payment by Direct Debit is easier - so should be encouraged - but making it compulsory and any other method exceptional will again hit the least able.
6	Makes sense but needs to allow flexibility and time factors when initially setting up and also making changes, ie if DD needs to increase that sufficient notice is given to allow for changes to be managed in line with sources of income etc... don't think you should charge in advance ever... automatic default should be paying for services in arrears.
7	Please see previous comments.
8	Makes life simpler I would have thought.
9	I already do this.
10	D/D can take the Council to an amount and can increase as early as a week to warn the vulnerable, but capitalizing I do not agree with (this government) It is screwing up the disabled etc, what about standing order. I could accept that.
11	This is a sensible arrangement PROVIDED close monitoring is done to ensure the direct debits are set up and closed down as necessary since the Adult receiving social care will most likely not be in a position to do so themselves.
12	As long as someone (free of charge) helps them do this if they are not able to do this themselves.
13	These very vulnerable people do not understand Banking Terms and would not have a clue what to do.
14	Not Sure
15	On the proviso that no increase can be made without 2 months' notice of an increase or decrease to the amount debited.
16	Should be the client's wishes.
17	This seems to be a good idea.
18	I presume direct debit is simpler and cheaper for the council to operate than other routes of seeking and obtaining payment but the consultation material doesn't explicitly say this.
19	My account is not using Direct Debit-Post office
20	Easier all round, particularly as the forms currently used do not go through the Banks machines easily.





21	As care billed 4 weekly and allowances not paid in the same so easy to fall behind.
22	I do not think it should be a direct debit but standing order when an assessment has been agreed then the standing order for that amount. If it was a direct debit the council dictates the amount and can change at any time.
23	I can hardly manage as it is. I worked all my life never thinking I would need to ask for help so to be now thinking that I may have to pay money out what I have left would leave me unable to pay for day to day living expenses.
24	This would hopefully save money & I therefore agree.
25	Paying for, TV, Bill, water, home ins, Rent, Gas, food, Electricity, uniform for school
26	I would be happy for payments to change from standing order to direct debit now payments have settled down.
27	That is a lot to charge someone a week/ a month. With everything these days is done on a computer
28	This is the easiest way for adults to pay, less hassle for all involved.
29	unfair
30	For some individuals this method would not be available as they do not have banking facilities & direct payment accounts need the direct payment to go into the account.
31	For parents who manage their adult children's money it would be better to offer to email the invoices and let them make a credit transfer.
32	This is how I manage all my sister's regular payments.
33	Seems sensible.
34	With online banking, I think that this would be the most ideal.
35	Not sure this applies to me son?
36	No comment, No issues
37	Whilst I agree - there must be an alternative for emergency situations and NO DELAY to care and services provided due to form filling
38	My mum contributes to my dad's residential care. She prefers a bill, which she pays herself. Should be her choice, convenient to HER not what is most convenient for the Council.
39	I agree in principle but feel there are a lot of individuals that would struggle to implement this.
40	We do not agree with the Direct Debit. We have always paid by cheque. The reason we do not want Direct Debit is because it would be mistakes could not be rectified monthly. We want to continue as we pay now.
41	This took some sorting due to errors on your part when bank a/c was changed.

42	Same comment as Question 1 (don't understand, far too complicated for me to understand).
43	Gives less control to the people that require this service.
44	This would only work if the billing of such charges is up to date. From experience LA finance departments can and do fall behind in billing. This could mean that, for example, three months of care charges being taken from the person's bank account all at once. The client, then may not be able to access their funds (usually state benefits) and be unable to buy food and pay household bills.
45	As long as an invoice is sent out prior to payment date allowing me to make sure funds are available
46	This is fine as long as client is kept informed of any changes in amounts to be collected.
47	Provided clear billing provided before direct debit is drawn from account. What if the service users does not have a bank account because of severe learning disabilities.
48	It should be for the person concerned to decide. Some may need help to set up a Direct Debit. Apple Pay? Other?
49	As they take what they want when they want and this can be abusing a vulnerable person and has caused them to have no money. The Council will do what they think even with doing the survey as they are profit related which is all that counts. It should be about the service provided which isn't in most cases.
50	Have this Direct Debit payments in place.
51	I think that this proposal would be more trouble than its worth, if you have a person who is on and out of hospital and the care stops, Direct Debits would have to be stopped and started, which puts more work onto the individual.
52	Provided direct debits are collected properly and fairly and people are made aware well in advance of increases etc then I see no problem with this proposal.
53	I already pay bills through Direct Debit.
54	I agree but when trying to set this up through the Council's chosen supplier they messed up big time + we are still catching up!!
55	Agree in principle, as long as people who need assistance in setting up Direct Debit are given it, or can pay by alternative method.
56	See answer to question 1.
57	I have not agreed to anyone of the councils proposals as I believe the payments given by PIP and ESA are the amount needed to live on and removing £1000.00 or more a year will reduce the recipients' standard of living.
58	. Definitely, I am a strong advocate for regular payment by Direct Debit. There should be a campaign to promote Direct Debit as the default payment scheme, this may come with some challenges around SU account management for some families but should still go ahead
59	Clearly for those who are supported and have good control of their finances, direct debit makes sense both for the council and the individual. However there may be a significant group who are unable to ensure their bank accounts are in a position to meet the direct debit and for whom some flexibility in payment date is important.

	It seems unlikely that the implications of direct debit will be fully understood in all cases and therefore should not be the default position. If a proper explanation is given then people who can will pay by direct debit.
60	Not sure people who need care often cannot understand these things but it makes things easier in the long run.
61	<p>Not a good idea.</p> <p>General comments from carer about proposed changes: What actual notice does anyone take of these results? Will we be sent the results - full results not just the decision? Do you not think to implement this by April 18 will be unreasonable. The consultation does not finish until 23rd, decision hard to implement April. Not fair on those who have not been able to change the way their money is used.</p>
62	Healthwatch Cambridgeshire and Peterborough understands the proposal for payment by Direct Debit but is of the opinion that this should be an offer, with a discount as an incentive, not the default position. People should have choice about their method of payment.
63	Direct Debits depend on the Council being able to take the correct amount at the correct time. Judging by your past performance with payments, this would cause many problems with sorting out your mistakes. We would prefer paying by standing order, leaving us in control.
64	<p>Direct Debit should only be applied to individuals that are in full time care.</p> <p>If someone is living in their own home with varied levels of care this system would be open to serious mistakes - DON'T DO IT! Past experience with Direct Payments demonstrated that this would be a recipe for disaster.</p>
65	Not everybody has a bank account.
66	I am sure that a lot of older people would not want the hassle of opening up a separate direct debit for these payments. Some may not even have a bank account.
67	Not enough information. Would the person have help to set this up and staff to explain it to them. I think it's a good idea but more explanation needed, such as also on safeguarding if they get help to fill in forms.
68	How many of those using the service have access to a bank account for services?
69	We do not object to this proposal on the basis it is not compulsory, and would financially benefit the Council through a reduction in back office costs, provided this means less cuts elsewhere as a result.
70	This is difficult - I can see that the council needs to be sure of receiving the money, but it means the person is "locked in and will need to inform the council of changes of circumstance. Vulnerable people don't always give this thought. they may end up overpaying.
71	Perhaps a standing order method is a more satisfactory solution. This way, individuals or their appointees can have some control over amounts of money being taken, but does away with the extra costs involved with generating invoices etc for the Council.
72	<p>Direct Payments</p> <ul style="list-style-type: none"> • Direct payments are not a problem in principle but there is a direct conflict with the proposed new personal payments policy also being introduced by the County Council: why are these policies not aligned?!
73	<ul style="list-style-type: none"> • Payments for bank account management is not a problem in principle but there is no calculation to suggest

	<p>whether this proposed cost matches the actual staff time required. It also seems that it may well be a relatively high percentage of available weekly income that would be taken to provide this service. We note the impact assessment suggests that it could impact most on those who already struggle to pay. Furthermore, if the majority of payments are set up as direct debits, then the work involved should be minimal on a weekly basis. We could not support this policy without far more detail about the proportionality of what is proposed.</p>
74	<p>Direct Debit for contribution to support services should be encouraged but not made compulsory.</p> <p>In general, the policy of making a person contribute to their own services does not work in the case of direct payment, because they are essentially transferring funds from one pot to another in order to then pay it out again. In the case of direct payment, the funds paid by LGSS are used for monthly invoices and when there are no longer sufficient funds, the money comes out of the person's own funds. This is much more in line with the principle of autonomous care management that the DP is designed to support. It also allows more flexibility for people to manage their own finances and care packages and make life decisions accordingly - for example to make savings if required.</p>
75	<p>As per Question 1, the City Council would strongly encourage the County Council to consider, in implementing this change, how it could further reduce the adverse potential impacts on the most vulnerable service users.</p> <p>With regard to this specific proposal, many of the older people that we (Cambridge City Council) support do not have a bank account, with a lot of them choosing to use the post office account to receive benefits and pay bills. These accounts cannot have direct debits set up. Would this be considered an exceptional circumstance? If not will support be offered by the County Council to help people manage a transition to a new bank account?</p>
76	<p>Lots of vulnerable adults find it much easier to pay by cheque, I would be happy for direct debit to be the expected method but for everyone who requests it to be allowed to pay by cheque or other method. My mother with Alzheimers could not have set up a direct debit.</p>
77	<p>I agree in principle, but someone needs to check first that incoming benefits etc are in place, and existing outgoings are still affordable (or are changed)? Will you provide this support??</p> <p>How good will the council be at explaining charging and resolving errors?</p>
78	<p>Agree provided that it is made clear to clients that exceptions can be made.</p>
79	<p>Providing notice of the amount and date of payment is given, and that accuracy is guaranteed.</p>
80	<p>As long as the payments remain on a monthly collection.</p>
81	<p>This does not allow invoices to be checked before payment!</p>
82	<p>I do not think that Direct Debit should be the only way to pay for care and support services. The fact that Direct Debits can be increased without consulting the debt payer seems very unfair to me, other options should be also available.</p>
83	<p>This is cost-effective and if run sensitively should be manageable.</p>
84	<p>N/A Already pay by Direct Debit.</p>
85	<p>I thought this already happened.</p>
86	<p>Provided this does remain an option rather than a mandatory method, we agree.</p> <p>Also, provided all other options for payment are made clear to the service user.</p>

About you




5. Please can you select from the list the option which describes you best.				
			Response percent	Response Total
1	I am a service user.		34.06%	78
2	I am a family carer or friend of someone who uses Council services.		48.03%	110
3	I am answering on behalf of an organisation or group.		2.62%	6
4	Other (please specify):		15.28%	35
			answered	229
			skipped	0
Other (please specify): (35)				
1	Staff			
2	Unknown			
3	I am the Parent of a Service User.			
4	Mother			
5	Member of the public			
6				
7	Cleaner for service user.			
8				
9	Registered as severely visually impaired and in receipt of an attendance allowance			
10				
11	Person who will one day use these services			
12	I am a retired person who may become a service user at some point in the future			
13	Council tax payer			


14	I have no connection with Cambridgeshire services at the moment but I was, for many years, a county councillor elsewhere dealing with adult social care. I therefore have some understanding of the financial problems the council is facing and those faced by service users. I understand that this council has not and is not proposing to introduce the 2% extra council tax to fund social care. I feel strongly that this is a mistake. I think introducing these extra charges will not only have an adverse effect on service users and their carers but may well have unintended consequences. If, for example, carers break down under the strain of managing because they cannot afford so much respite care and the service user has to be taken into care the pressures would increase not decrease. Please think again!
15	Member of the public
16	council employee
17	Potential user
18	I am a support worker.
19	I am mother and carer I don not have carers allowance as I am a pensioner.
20	
21	We are 'J's parents and carers.
22	Carers Ambassador for Carers Trust CPN. Retired District Nursing Sister
23	
24	I am a County Councillor who will be expected to defend this indefensible policy
25	I will be a service user in time - parent of a disabled child
26	CCC employee, council tax payer and someone who has elderly parents living in the county
27	I am the service user's mother. Gender and age given below are for my son.
28	Interested party
29	Mother of disabled daughter who receives Direct Payments. My daughter has agreed the comments and for me to respond on her behalf. I have inserted her age below..
30	Previous family experience.
31	
32	Wisbech PHAB club.







33	Mother and financial appointee
34	Speak Out Council VoiceAbility
35	

If you are answering on behalf of an organisation or group then please give their name below. (7)

1	Care Managers
2	Healthwatch Cambridgeshire and Peterborough
3	Responding on behalf of family carers and vulnerable people with care needs
4	Pinpoint
5	PiNPOINT=Cambs Org
6	Cambridge City Council
7	North Herts and District Citizens Advice

6. What gender are you?				
			Response Percent	Response Total
1	Male		30.57%	70
2	Female		55.90%	128
3	Prefer not to say		13.54%	31
			answered	229
			skipped	0

7. What age are you?				
			Response Percent	Response Total
1	18 - 24		3.06%	7

2	25 - 34		6.11%	14
3	35 - 44		11.79%	27
4	45 - 54		14.85%	34
5	55 - 64		25.33%	58
6	65+		24.89%	57
7	Prefer not to say		13.97%	32
			answered	229
			skipped	0

4.0 Feedback from consultation meetings, e-mails and telephone calls

4.1 Additional comments have been gathered at consultation meetings and via e-mails and telephone calls.

4.2 Proposal 1

Comments about the proposal have included:

- People felt that the most vulnerable members of society with the highest support needs were being targeted again by the Council.
- People are awarded the enhanced rate of PIP for a reason – because they have high care needs caused by their disability or illness. As this is a benefit for the most disabled the extra £27.45 should be used for the extra expenses that are due to their disability, such as transport to hospital, doctor's appointments. For example, although they are receiving high rate Mobility Allowance this does not cover the cost of transport and paying for a carer to support the service user.
- Service users that are living at home and being supported by their family will be penalised. The family have expenses that are not covered by the financial assessment such as heating and household expenses. It would cost the Council more if service users were in residential care.
- The proposal treats people on PIP differently to those on DLA and this is unfair.
- The proposed change will have a huge financial impact on those people affected and this will mean that they will not be able to afford to do the activities that they might do now, making them more socially isolated and putting more strain on their family carers.
- Concerns were raised that the new mortgage interest support changes that are due to change in April 2018 would be put into the financial assessment as income when in fact they will be a loan.
- Younger service users are again having their welfare benefits cut. The more severely disabled who need the money the most are again having their money taken away, when in fact the Council should take into account that the most severely disabled need more financial support not less.

- The welfare benefits increase is not in line with the cost of living if the additional £27.45 is taken into account.
- People felt that having to pay the additional amount of £27.45 would make service users more excluded as they would be unable to go out in the evenings and meet up with friends. This would then result in people being at greater risk of social isolation and loneliness.
- There were concerns that people would not be able to continue to do day opportunities and other support services because they would not be able to pay the weekly/monthly/annual fees.
- Also there were concerns that service users with learning disabilities would miss out on stimulating opportunities where they can learn life skills (such as cooking, handling money, etc.) if they could not afford to attend these activities.
- People thought that if they were unable to attend activities or social gatherings which also give their carers respite then that could adversely affect their carer's mental and physical health.
- There was the worry that this would put more financial pressure on families who may try to find the shortfall.
- There were concerns that this proposal differentiates between people currently on the enhanced rate of PIP and those on DLA.
- There were general concerns about people who do not have family and friends to help them with completing the PIP assessment.
- One parent gave the example about his son who was on the enhanced rate of PIP and already pays towards his care and support each week. In addition, he has food intolerances which are considered related to disability related expenditure. If this PIP money is taken away who will pay for the extra things that people like his son needs? Will the parents have to pay for this? He said it's not fair to punish the disabled person and their parents/carers.
- People are already paying for other things such as transport to activities (including for carers) – how will they be able to try to cover this without the PIP money?
- People will have to think twice about doing any activities without the PIP money – would it be a choice between social activities and basic needs (such as food)?

4.3 Proposal 2

Comments about the proposal have included:

- This proposal may prevent people from accessing respite which will place added strain on carers who need supporting.
- People should not be penalised for needing respite care – this is vital for the individual having the respite and also for their carers. Family carers are under enough pressure as it is and if they had to stop using respite the situation may become too much and then their family member might have to move permanently into residential care – which the individual and the family wouldn't want and it would cost the Council more money.
- People thought that the Council didn't understand all the bills and support needs that individuals and their families still continue to have even if they do go into short-term respite accommodation – it isn't just things such as rent or Council Tax.
- People still have outgoings at home that would not be covered by the residential assessment.
- This would be another added pressure on families who need respite - without this they may need to consider residential care for their family member which would be more expensive.
- There is a risk that if people do not use respite accommodation then their families and carers would become more tired and at greater risk of mental and physical ill-health.

- One service user (a young man with learning disabilities) said that being able to go to respite allowed his family to be able to go on holiday and give them a rest. He would then be with friends at his respite, where he could do activities like drawing and colouring, watching television, and be safe and looked after.
- One person said that money given to carers in direct payments was for respite when it would be better if it could be used for a holiday as carers worry when service users are in respite accommodation.
- Some people agreed with the proposal as long as household expenses were included.
- How will other bills be considered – for example, the costs of employed personal assistants who might be given holiday pay when the person uses respite accommodation.

4.4 Proposal 3

Comments about the proposal have included:

- The amount that people should be allowed to have in their bank account for emergencies should be far more than £1,000 before charging for appointee services, for example from £3,000 - £5,000. What happens if your boiler breaks down? The cost of a funeral alone could be £2,000 - 3,000.
- Those people who agreed with the charge said that this was okay as long as the income was reinvested into the service to allow more people to use the appointee service.
- Some people who agreed with the charge said that they would like it to be monitored.
- Some people thought that the proposed charge was a competitive rate compared to other organisations who offer an appointee service.
- Some people have suggested that the proposed fees could be added into a person's disregarded income.
- Some people thought that the appointee charge should be a disability related expenditure expense as it would be due to their disability.
- People also said there should be more advice from care managers about how people in the community could become appointees. For example, could there be a link to the CAB for this.
- Some people thought that there was a need for more appointee services, as some people were at risk in the community managing their money.
- People were worried that individuals might have less money for other activities if they had to pay an appointee fee.

4.5 Proposal 4

Comments about the proposal have included:

- Where people agreed generally with this proposal as a default payment method, they wanted to be assured that other methods of payments would still be available and the proposed change would not be compulsory.
- The date of invoices for direct debits was queried as invoices have sometimes not been received in time for them to be cancelled.
- People wanted to be sure that the invoicing would be clear and transparent as there were concerns that people would not be able to easily claim back any discrepancies or find out if mistakes have been made.
- Direct Debits may not be good because people may have different paying in and paying out cycles, for example the invoices would be every 28 days but for some people their money may be paid in on a monthly basis.

- Some people thought that Direct Debits may not be an issue if their benefits arrived on time.
- There was discussion about the use of standing orders (however, it was acknowledged that there was the issue of care being variable – i.e. you should only pay for what you receive).
- Some people with disabilities cannot get a bank account so this is a problem. Maybe help could be offered to people so that they can set up a bank account.

4.6 Other comments that have been received related to the consultation have included:

4.6a Comments from a parent related to her son and other vulnerable members of society:

“My eighteen year old son (name) is a North Cambridgeshire constituent. He is severely autistic and has complex sensory needs which mean that he will need 24 hour care and support for the rest of his life. He and people like him are being faced with the prospect of a significant cut to their income - £37.20 a week (£1934.40 per annum) if the councils proposed 'Fairer Contribution' goes through.

As a lone mother I feel I have no power to stand up for my son's rights however I believe that the council should recognise this cut is morally wrong. There has been no mention of this in the media so far and it appears that this post code lottery income cut will go through with little or no public discussion.

The proposed 'fairer contribution' will also result in major cuts to elderly residents.

I have spoken to a representative from MENCAP who says the council is legally allowed to take from benefits and the only thing people can do is to individually apply for funds for their disability. This seems extremely unfair and potentially will create a lot of extra cost itself. So far no agencies for people with learning difficulties such as the NAS or MENCAP have spoken out in spite of the fact that this will have such a major impact on people's welfare (the MENCAP representative said she will contact their campaign manager following my call) .Smaller Learning Disability charities say they are nervous about upsetting their potential employer and are therefore leaving individuals and their families stranded.

While I understand there are pressures on the council with the huge gap in funding - it cannot be morally defensible to go for the most vulnerable people in our society in this way. Sending a consultation letter out the week before Christmas in the knowledge that it would shock vulnerable people and their families and then be buried over the busy Christmas period was out of order. Pushing major cutbacks to benefits in a post code manner under the radar is morally indefensible.”

4.6b Comments from a parent with concerns that his son had benefitted so little from any state benefit increases since 2013 for a combination of reasons:

1. Reduction to the standard amount of Disability Related Expenditure allowance (from £26 per week to £20 per week)
2. Very little increase in state benefit increases.
3. A consistent freeze to the minimum income guarantee – this is the amount that the Department of Health says Councils have to allow a service user in order to pay for normal living costs (food, basic utilities etc.). For the last 3 years, this allowance has been frozen and as a result, for the majority of service users all state benefit increases has been consumed in increases to social care charges.

The parent felt that the freeze to the minimum income guarantee was wrong.

Also the parent provided an example of the financial implications for his son:

“FINANCIAL IMPLICATIONS OF ASSESSMENT BY LGSS 15/9/17 AND CURRENT PROPOSAL TO INCREASE PERSONAL CONTRIBUTIONS FURTHER FROM 2018/2019 FINANCIAL YEAR BY CAMBRIDGESHIRE COUNTY COUNCIL.

OUTCOME OF ASSESSMENT BY LGSS 15/9/17

Required contributions to care increased by 31%

Weekly contribution increased by £17.19.

LEAVING my son with 26p PER WEEK from benefit increases from 2013 to 2017

IMPLICATIONS OF CURRENT PROPOSAL TO FURTHER INCREASE CONTRIBUTION BY £27.45 PER WEEK EFFECTIVE APRIL 2018

Contributions would increase by a FURTHER 38%

His RETAINED benefit income will be £27.07 PER WEEK LESS than 2013

CONCLUSION

IF current proposal agreed care contribution increased BY 69% IN 8 MONTHS

It is suggested IF it was considered to increase COUNCIL TAX by 69% in 8 months that proposition would be disregarded as NOT feasible.

WHY THEN is it considered appropriate to BELIEVE an increase of 69% in care contributions from the most vulnerable in society is acceptable?”

4.6c Comments from parents of a disabled son:

“You and your colleagues choose to work where you are and do what you do – so please understand our way of thinking and answering this survey – as OAPs caring for a severely mentally and physically handicapped son ... our life/lives are forever changed ... we wouldn't choose this life or all the hazards it entails, believe you me!

So ... when you read through our comments it is only on our behalf ... you must therefore think differently when reading other people's comments or no comments ...

Our life is full ... day on day ... 24/7 and we wonder do you or your colleagues ever think, how our lives are lived?

By filling in this / these forms, your survey, that's a whole day of our life taken!!? It takes a day as we want to do our son justice ... get things sorted for him in a fair and just way as we won't be here forever so must leave him / his care to others which we being good, caring loving parents we dread.”

4.6d Comments from a parent of a disabled son:

“You have not written to us nor has the social worker said anything to us about this. My son is disabled and is going to need lifetime support. He gets the higher rate of PIP, currently paid to me on his behalf while he remains in school.

My son is 18 and due to leave school in July. I understand that once he leaves education, or on his 20th birthday at the very latest even if he remains in education, he will be subject to paying toward his care from his benefits. So we should have been consulted!

But we weren't told anything.

We are very near to the point where (son's name) will have to start paying towards services. No-one has told us anything at all about these charges and how they work. I have mentioned to the social worker, though, that I was worried about his being in real poverty because of them.”

4.6e Additional comments from Healthwatch Cambridgeshire and Peterborough:

“Further to our previous submission Healthwatch Cambridgeshire and Peterborough would like to express concern regarding the lack of clarity regarding Disability Related Expenditure and how this is affected by the proposed changes to the Policy. We would ask for clarity on this.

We have heard from members of the public that as part of the financial assessment to decide how much a client will be asked to contribute towards their care, there can be a lack of transparency about Disability Related Expenditure (DRE). Someone may have costs associated with their disability greater than the assumed £20 per week, and it is important that if they have shown these extra costs in the DRE they can see how this has been taken into account in the approval process.

Routine sharing of the DRE as part of the financial assessment would help clients develop more confidence in the process overall.

Healthwatch Cambridgeshire and Peterborough would welcome seeing this decision regarding the changes to the Fairer Contributions Policy being made at Full Council rather than at a Committee. We believe that these changes have sufficient weight and potential impact on local people that the decision should be made in in the arena that allows the fullest public scrutiny.”

5.0 Further information

5.1 For further information about the consultation findings report please contact:

Carol Williams, Adults and Safeguarding, Cambridgeshire County Council

E-mail: ASC.Consultation@cambridgeshire.gov.uk

Tel: 01223 743777

Appendix One - Consultation survey

CONSULTATION ON CHANGES TO THE FAIRER CONTRIBUTIONS POLICY

CONSULTATION SURVEY: DECEMBER 2017

BACKGROUND INFORMATION

Cambridgeshire County Council is proposing making changes to the Council's Fairer Contributions Policy. We are doing this to help deal with the financial challenges facing the Council, due to greater demand for our services and a reduction in funding from Government.

The Fairer Contributions Policy explains the amount a person will need to pay for social care support (their contribution). The aim of the Policy is to make sure that the amount a person pays for support is fair, based on their ability to pay, and in proportion to the level of support they receive. The Council's Fairer Contributions Policy is available here:

[Fairer Contributions Policy](#)

The Council works out what a person needs to pay by completing a financial assessment. The financial assessment looks at a person's income and savings and works out how much they will need to pay towards their support and what the Council will pay.

The proposed changes to the Policy will affect how the Council asks for contributions towards the cost of some of our care and support services. We are doing this to ensure that people are contributing fair and affordable amounts towards the costs of the care and support services they use.

Therefore, the Council is now holding a consultation on four proposed changes to the Fairer Contributions Policy. The details of the proposed changes to the Policy are listed in the survey below. The consultation ends on 23rd February 2018.

Please tell us your views by completing the attached survey. A pre-paid envelope is enclosed for your reply.

All surveys must be returned by the consultation closing date of 23rd February 2018.

If you have any questions about the survey or would like copies of the survey in an alternative format (such as large print or Easy Read) then please contact:

Wendy Ballard, Financial Assessment Team Leader

Tel: 01223 743777

E-mail: ASC.Consultation@cambridgeshire.gov.uk

Address: Fairer Contributions Policy Consultation, Cambridgeshire County Council, Box No: SH1217, Shire Hall, Cambridge CB3 0AP

CONSULTATION SURVEY QUESTIONS

Proposal 1: The Council wishes to amend the Fairer Contributions Policy to allow the Financial Assessments Team to take into account the Enhanced Rate of Personal Independence Payment when calculating contributions towards non-residential services.

Care and support provided under the Care Act 2014 is subject to means testing to determine how much each person should contribute to the cost of their care and support. The Council uses the Department of Health's Care and Support Statutory Guidance (link below) as the framework for how we calculate contributions towards residential and non-residential services.

[Care and Support Statutory Guidance](#)

The Guidance states which benefits must be taken into account when considering what a person can afford to pay towards their care from their income. This guidance differs from the guidance that was in place before the Care Act 2014 because it does not restrict when local authorities can take into account the high or enhanced levels of benefits. Since the introduction of the Care and Support Statutory Guidance, the Council's Fairer Contributions Policy has not been amended to reflect this change within the guidance. Therefore, the Council is proposing that people on Personal Independence Payment (Daily Living Component) will have the full the amount of benefit taken into consideration in the financial assessment. People who move from Disability Living Allowance (Care Component) onto Personal Independence Payment (Daily Living Component) will have this change applied when they have a financial assessment following the move to Personal Independence Payment (Daily Living Component).

Example

The assessment process can be complicated as it takes into account an individual's personal financial circumstances. Please see below an example case study which shows how this change may impact on customers.

Under current arrangements

Mr Jones is a 37 year old man who is in receipt of home care funded by the Council. His current contribution is calculated as follows:

Weekly Income – Employment and Support Allowance (ESA) £125.55 and Personal Independence Payment £83.10. Therefore, his total weekly income is £208.65 per week.

Currently the Council disregards the difference between the standard rate and enhanced rate of Personal Independence Payment, meaning that £27.45 is disregarded from his income. This means that income of £181.20 is included in the financial assessment.

In addition, the Council is required to make an allowance for normal living costs in the financial assessment. The personal allowance for Mr Jones is £151.45 per week.

The Council also makes an allowance for any Disability Related Expenditure that Mr Jones may have. The rate applied for Mr Jones is £20.00 per week.

Therefore, the financial contribution would be calculated as follows:

- Total assessable income = £181.20 per week
- Less personal allowance = £151.45 per week
- Less Disability Related Expenditure = £20.00 per week
- Remaining assessable income = £9.75
- Fairer Contribution = £9.75

Under the new proposal

The Council proposes to remove the disregard between the standard rate and enhanced rate of Personal Independence Payment, meaning that income of £208.65 can be included in the financial assessment.

The financial contribution would then be calculated as follows:

- Total assessable income = £208.65 per week
- Less personal allowance = £151.45 per week
- Less Disability Related Expenditure = £20.00 per week
- Fairer Contribution = £37.20 per week

Question 1: Do you agree with the Council's proposal?

Please tick your answer.

☐

I agree with the Council's proposal.

☐

I do not agree with the Council's proposal.

Any comments:

Proposal 2: The Council wishes to amend the Fairer Contributions Policy to enable the Financial Assessment Team to assess persons who receive short-term respite accommodation under residential rules.

Currently the Council charges for short-term respite accommodation under non-residential charging rules. Under this proposal the Council will charge for short-term respite accommodation under the residential rules. This would mean that all income (except statutory disregard income) would be included and allowances would be made for the personal allowance and any housing costs while in short-term respite accommodation. The Council would retain the discretionary ability to increase the personal allowance should they wish to.

Example

The assessment process can be complicated as it takes into account an individual's personal financial circumstances. Please see below an example case study which shows how this change may impact on customers.

Under current arrangements

Mrs Smith is a 74 year old woman who regularly has residential respite stays funded by the Council. Her current contribution is calculated as follows:

Weekly Income – State Retirement Pension £131.50, Private Pension of £43.20 and Attendance Allowance of £83.10. Therefore, her total weekly income is £257.80 per week.

Currently the Council applies a contribution for residential respite stays under non-residential charging rules. This means that a proportion of Attendance Allowance is included within the financial assessment and allowances are made for Disability Related Expenditure and for costs as if she was at home. Mrs Smith has the standard Disability Related Expenditure allowance of £20.00 per week and an allowance for normal living costs of £194.50 per week.

Therefore, the financial contribution would be calculated as follows:

- Total assessable income = £230.35 per week
- Less personal allowance = £194.50 per week
- Less Disability Related Expenditure = £20.00 per week
- Remaining assessable income = £15.85
- Fairer Contribution = £15.85

Under the new proposal

The Council proposes to assess the financial contribution for residential respite stays under the rules for residential care charging. This means that she would not receive an allowance for any Disability Related Expenditure and a personal expense allowance would be disregarded in the financial assessment. Furthermore, the full value of Attendance Allowance would be disregarded.

The financial contribution would then be calculated as follows:

- Total assessable income = £147.25 per week
- Less personal expense allowance = £24.90 per week
- Fairer Contribution = £122.35 per week

Question 2: Do you agree with the Council's proposal?

Please tick your answer.

☐

I agree with the Council's proposal.

☐

I do not agree with the Council's proposal.

Any comments:

Proposal 3: Charging for Appointee Services.

The Council manages income and pays bills for some vulnerable adults because they are not able to manage their own money and they don't have any family who can do this for them. The Council has to apply to the Department for Work and Pensions to be able to look after this money for them. This is called being the Appointee. Council staff then deal with claiming benefits on their behalf and making sure that the adults have money for the things they need and their bills are paid. Until now the Council has not charged for providing this non-statutory service.

The Council proposes to charge a weekly fee towards the cost of having staff to manage the bank accounts for these vulnerable adults. This will be a fair and reasonable amount so that the adults still have enough money to pay for the things they need. The Council proposes this charge is £10.00 per week for residential service users and £12.50 per week for non-residential service users (as this work is more complicated to do). This would apply for people who have more than £1,000 (savings and investments) in the bank.

Question 3: Do you agree with the Council's proposal?

Please tick your answer.

☐

I agree with the Council's proposal.

☐

I do not agree with the Council's proposal.

Any comments:

Proposal 4: The Council proposes to make Direct Debit the default payment method for Adult Social Care invoices.

The Council proposes to change the Fairer Contributions Policy so that Direct Debit is the default payment method for Adult Social Care invoices. This would mean that a person would be required to set up a Direct

Debit, ideally before care and support services begin. In exceptional circumstances, the Council could agree to an alternative payment method for individual service users.

Question 4: Do you agree with the Council's proposal?

Please tick your answer.

☐

I agree with the Council's proposal.

☐

I do not agree with the Council's proposal.

Any comments:

About you

Question 5: Please can you select from the list the option which describes you best.

Please tick one box for your answer.

☐

I am a service user.

☐

I am a family carer or friend of someone who uses Council services.

☐

I am answering on behalf of an organisation or group.

If you are answering on behalf of an organisation or group then please give their name below.

☐

Other. Please give details below.

Question 6: What gender are you?

☐

Male.

☐

Female.

☐

Prefer not to say.

Question 7: What age are you?

☐

18 -24

☐

25 - 34

☐

35 - 44

☐

45 - 54

☐

55 - 64

☐

65+

☐

Prefer not to say.

Thank you for your feedback on the Council's proposals.

All information you provide will be held in accordance with the Data Protection Act 1998.

The Council will consider your feedback when making a decision on the proposed changes to the Fairer Contributions Policy in March 2018.

Any changes made to the Fairer Contributions Policy would come into effect from April 2018 onwards.