

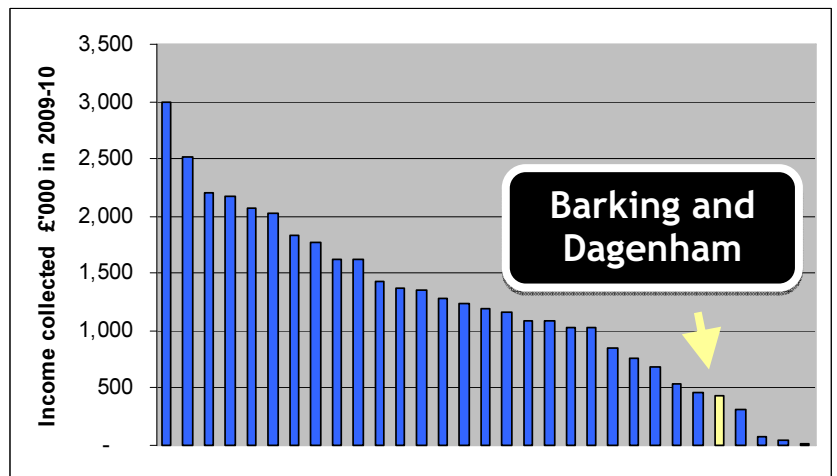
# Fairer Contributions Policy

## Tell Us What You Think – The proposals

Your Council currently pays part of the cost of your community based care services. This means you either receive free services or do not pay the full cost.

80% of our service users do not pay anything at all towards the cost of community based care services.

We receive a lot less money from our service users to pay towards the cost of the care than nearly every other London borough.



The Coalition Government has cut the money that the Council receives for social care. This means that we will not have enough money to keep on providing good services for everybody if we carry on as we are now.

We need to ask you to pay a reasonable amount towards the cost of the services you use.

As a person living in Barking and Dagenham if you pay something, you pay a lot less for your services than your neighbours in Redbridge and Havering. This will still be the case even if we carry out these changes.

The proposals are not finalised. You have a chance to shape the policy through this questionnaire. When the consultation is complete, Councillors will look at your feedback and decide on a new policy. The policy will be introduced on the 1<sup>st</sup> October 2011.

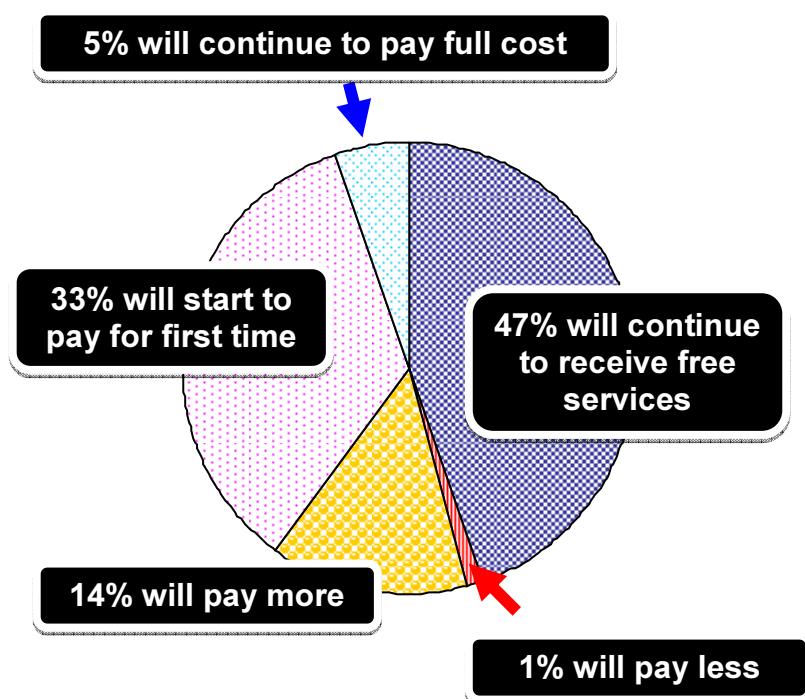
## The Barking and Dagenham Fairer Contributions Policy will:

- ✓ **Make sure that people on low incomes have enough money to meet the rising costs of living**
- ✓ **Give more protection to people aged 85 and over**
- ✓ **Increase charges gradually for current service users**
- ✓ **Help us raise enough money so that we can continue to provide the best services to our vulnerable residents**

We have worked out that more than half the people who use our services would:

- either continue to get free services
- pay less or
- pay the same

Less than half of the people who currently pay for services would have to pay more or pay for the first time.



## What we will not change:

- ✓ **You will only pay towards the cost of services if you can afford it**
- ✓ **We will not ask you to pay an additional £1 towards the cost of your care for every £250 savings that you have between £14,250 and £23,250**
- ✓ **We will continue to provide free community based services for family carers**

**What we want to change** (please read before completing the questionnaire):

**1. We want to change how we work out how much money you pay:**

We will include all your Severe Disability Premium and 75% of your disability related benefits in working out how much you can contribute. These benefits are to pay towards the costs of your care and other costs that you may have if you are disabled.



At the moment, unlike other London boroughs, we only include 25% of both benefits. This means that if you get these benefits what we ask you to pay towards the cost of your services may change.

**2. We want to change which services you pay for:**



At the moment we only charge for home care. In the future we want to include all the services you receive. The Government has issued new rules on personalisation and contributions saying that we must do this. Personalisation is where we give you money and help to arrange the services that you want instead of just giving you a service.

**3. We want to change who has free services:**

Currently, people who we have worked out as having more than £1 a week to pay towards their services, pay some money towards their home care.

We know the cost of everything is rising. We want you to have free services if we work out that what you should pay should be less than £5. This is because people on low incomes will be asked to pay the least.



If we make these changes some people will end up paying less than they do now.

**4. We want to increase the amount older people receive:**



People aged 85 and over are guaranteed a minimum amount of £165.75 a week to live on after rent and other living expenses have been taken away. The minimum amount is set by Government. We want to increase this by £10 to £175.75 to make sure our most frail older people are protected.

## 5. We want to change how much everyone has to live on:

We will only ask you to pay what you can afford after we have carried out a financial check and a welfare benefits check (to make sure that you have all the benefits you should have).

When we work out how much you should pay towards the cost of your care, we work out your income (money you have coming in) and then take away the money you need to live on.

We could ask you to pay all of the money that you have left or the full cost of your services, whichever is the lowest. Instead, we want to ask you to contribute up to 75% of all the money you have left or the cost of your services whichever is the lowest.



**Chargeable  
income (75%)**



**Money you  
keep (25%)**

## 6. How we propose to increase our charges:

If we go ahead with these ideas, about half of service users will still not be expected to pay anything towards their support because their income is not high enough.



If we work out that you have to pay more towards the cost of your care we won't ask for all the money straightaway. We will do this bit by bit until you are paying what you can afford or what the services cost, whichever is the lower.

We will do this by charging you:

- £10 more a week in the first six months from October 2011
- £20 more a week from April 2012 till the end of March 2013
- And another £20 more from April 2013 till the end of March 2014

Very few people will be asked to pay the full cost of their services.

