



CARERS FACT SHEET 6g

Carers Financial Assessment

If you and/or the person you care for receive a service from Social Services and if you and/or they have an income you and/or they may be asked to make a financial contribution towards the cost of the service from your or their money.

The 'financial contribution' or charge will apply to people whose personal income exceeds a certain level e.g. the level of the Minimum Income Guarantee (Income Support) plus 25%. This level varies according to personal circumstances and it changes annually.

In order to calculate how much you will be charged the Adult Services Department will carry out a 'financial assessment' or 'means test' which may include a questionnaire.

The following advice suggests some simple steps for you to follow to ensure you receive all your rights.

Procedure and rights

- If the service is for the person you care for:
 - Only their income needs to be taken into account.
 - You do not have to produce any information about your personal income.
- You and/or the person you care for:
 - are entitled to a personal interview
 - are entitled to time to prepare beforehand
 - are entitled to have a friend or advocate to support you at the interview
 - are entitled to a copy of any previous financial assessment records before the next one
 - should define what disability related expenses apply
 - should define how much these cost
 - need to work out your total annual income both separately and together
 - need to work out your total annual disability related expenses (see over)
 - may choose to be assessed financially together as a couple or separately as individuals
- When you are satisfied that you have recorded everything (all income and costs) you should request Adult Services for a personal interview.
- You should have all the supporting records available at the interview and have a friend or advocate with you.



Disability Related Expenses

- The disability related expenses are for the person you care for and the disability related costs for the person you care for need to be identified and priced.
- There is no legally prescribed fully defined list.
- The Financial Assessment and Benefit (FAB) Team, who undertake the financial assessment, use a list of examples provided by Adult Services but this list is not exclusive, comprehensive, prescriptive or exhaustive.
- Your expenses could be weekly, monthly, quarterly, or annually.
- You need to think about all the additional expenses that occur because of the disability or illness of the person you care for and/or for your own needs.
- You and/or the person you care for should define how much these cost
- Where possible provide evidence of these expenses - you will be asked for this.

Some examples of disability related expenses are shown below.

- **Clothing:** purchase of clothing/footwear or 'extra wear and tear' as a result of impairment
- **Carer cost:** additional costs of being accompanied by a carer or personal assistant to a meeting or event etc
- **Domestic Support:** (cleaning, shopping, cooking etc.) if needs are not met by Adult Services
- **Emotional Support Needs:** related to your impairment
- **Equipment Maintenance:** e.g. wheelchair repairs, new batteries, specialist equipment repairs, regular servicing of equipment (equipment related to your impairment)
- **Extra Heating Costs:** needed for impairment related reasons
- **Extra Water Costs:** extra washing costs for medical reasons (if your water is metered)
- **Food:** special diet requirements for medical or impairment related reasons and needing support to prepare the main meal.
- **Gardening:** Social Services will not normally meet these needs so you can claim these costs if you pay for it privately
- **Holiday - extra costs:** For many disabled people going on holiday costs more than for non-disabled people, for instance having to take a personal assistant or having to stay in an expensive hotel for access reasons etc.
- **Home Maintenance:** if maintenance costs more because of your impairment: e.g. damage caused by wheelchair, having to pay someone to do your decorating etc
- **Incontinence:** pads, aids, laundry, replacement bedding
- **Lifeline/alarm:** if purchased privately
- **Medication:** costs of prescriptions
- **Personal Care:** arranged privately for needs not met by Social Services
- **Purchase of Equipment:** needed because of your impairment: e.g. powered bed, hoist, wheelchair, stair lift etc
- **Respite Care:** arranged privately for needs not met by Social Services



Carers Together

A consortium of carers in Hampshire

Charity Number 1051879

- **Social Support Needs:** Social Services will often not meet your social needs, so if you need a Personal Assistant to help you with your social life then claim that as a disability related costs
- **Transport Costs:** if not covered by Disability Living Allowance mobility component, or available from Social Services
- **Wear and Tear:** Having to rely on people doing things for you inevitably means 'things wear out or break' more often than is usual. Other people are not always as careful or familiar with things and accidents happen more often e.g. clothing, crockery etc.

Please remember

- This list is not comprehensive or definitive:
- You should include
 - any other items essential to you or the person you care for
 - additional costs incurred because of their impairment and/or your own if appropriate e.g. carer totally deaf, equipment needed to enable communication between the carer and the person they care for.
- Effectively any items purchased or maintained to assist in daily activities which costs more because of impairment should be included, however small or unimportant they may seem.
- It is unlawful for a council to treat as income available for day care, sums provided for night time care (R v Coventry City Council November 2000).