

Future of Adult Social Care Commission

Case Studies: Funding and Paying for Care

Lauren, not her real name, has receives a direct payment and has a Personal Assistant (PA) for her care needs. She really values her PA and feels she provides her with excellent care. However, she can no longer afford to pay her because her local authority (Cheshire West and Chester Council) has begun asking Lauren for a contribution to her care of £270 a month, bringing her monthly contribution to close to £1000.

As Lauren's only source of income is ESA and PIP she is left with very little left to live on.

Lauren has spoken to Cheshire West and Chester Council and feels they were no understanding about her situation. She feels she is left with no choice but to stop having a Personal Assistant (PA) as she simply cannot afford it during a time of increasing cost of living.

Sharuya, not his real name, receives a direct payment for his social care and has an assessed contribution of £20.46 which he was not able to afford. This contribution was then increased to £70.85 then reduced back to £61.16 a week which is still unaffordable for Sharuya.

Sharuya has never paid his contribution due to debts and he continues to not pay regularly, although he has made some attempts recently. He also feels he is not getting the right benefits because he finds he cannot afford his rent and other essential bills.

Shaurya only gets about half the amount of care he is assessed as needing because he is not able to pay the contribution.

James, not his real name, receives a direct payment for his social care and is financially assessed as required to pay a contribution to his care. His only income is benefits. This year [2022/2023] his assessed contribution has gone up by £137.54

per week. This represents an increase of 21%, whilst his income from benefits has gone up by only 3%. James simply cannot afford this and feels like he is now in a position where he is without the basics and unable to live well.