

Appendix D: Fictional case study

Ben is 27 years old and has a physical disability. He lives independently and receives housing benefit and council tax support. He works one morning a week. The tables below show the income and expenditure that the County Council looks at when it works out how much Ben may need to pay towards his care costs.

Money coming in	Amount £	Amount the Council will not take into account £	Net £	Notes
Capital				
Bank account	79.83	0.00	79.83	
Savings account	108.20	0.00	108.20	
Weekly income				
Employment and Support Allowance	125.05	0.00	125.05	
Personal Independent Payment (PIP) standard rate	55.10	0.00	55.10	
Earnings from part-time job	28.80	28.80	0.00	Earnings do not have to be used to pay for care.
A. Total weekly income			180.15	

Money going out	Amount £	Amount the Council will not take into account £	Net £	Notes
Disability related expenses				
Wheelchair (manual)	0.33	0.00	0.33	The cost of a wheelchair is calculated over 10 years.
Recharging items	1.39	0.00	1.39	This is the standard maximum figure.
Incontinence laundry	3.42	0.00	3.42	
Living costs				
Standard general expense figure (covers food, utility bills and clothing)	151.38	0.00	151.38	This figure is set nationally, based on age, disability and circumstances.
B. Total weekly allowance for outgoings			156.52	

Ben's **assessable weekly income** that the County Council can require him to pay towards his care costs (A minus B) is **£23.63**. Currently, Ben would only have to contribute 95% of this amount, so **his maximum weekly contribution would be £22.45**.

If Ben's care costs more than £22.45 he would still only pay £22.45 because this is the most he has been assessed as able to pay. If his care costs less than this, he would pay less. If the percentage of disposable income taken into account were to rise to 100% as was proposed in the consultation, the maximum amount Ben could be asked to contribute would increase to **£23.63**.