

Income, Capital and Outgoings

Income

When working out your contribution, Staffordshire County Council will look at any income which is in your name. Depending on the type of income you receive, it will either be:

- Included in Full – This includes most State Benefits;
or
- Partly or Completely Ignored – The Financial Assessment Officer will tell you if this applies to any of your income.

For those people who receive Non Residential Care services there is an amount of income which is not taken into account. This must be at least equal to basic levels of Income Support or Pension Credit (Guarantee Credit) plus an extra 25%.

Capital

Capital means money held in your name or jointly with someone else. It includes cash, bank or building society accounts, premium bonds, stocks and shares and investment property. If you own your home and are moving into long stay residential care, please refer to the factsheet 'What If I Own My Home?' for further information.

If your capital is worth more than £23,250 (Residential Care) or £25,000 (Non Residential Care) you will have to pay for your own care.

If you have £14,250 or less then it is completely ignored.

If you have an amount over £14,250, you will be asked to pay £1.00 a week for each part or complete £250 you have over £14,250.

For more information:

You can visit us at one of our Customer Access Points

or visit our website at www.staffordshirecares.info
or Telephone: 0300 111 8010

Capital We Ignore

Some capital is ignored, such as some types of bond and personal belongings. These will be explained to you by the Financial Assessment Officer.

The Value of My Home

Residential Services - For more details see Fact sheet 'What If I Own My Home?'

Non Residential Services - The value of the house in which you live is disregarded.

Personal Allowance (Residential Care)

If you are in Residential Care you are allowed to keep a weekly personal allowance out of your income. This is for your day-to-day needs or to save to buy items such as clothing and toiletries. This is currently £22.60 per week.

By law, you must not use your personal allowance to pay towards the cost of your care if you are staying in a private home.

Outgoings

For Respite Care and Non-Residential Services, the amount you pay will be reduced to cover the costs of certain outgoings such as, Rent (where not covered by Housing Benefit), Council Tax, and Mortgage Payments.

If you are receiving care at home and receive certain disability related benefits such as Attendance Allowance or Disability Living Allowance Care Component, you may also be able to keep an amount to cover any significant extra costs you may have due to your personal circumstances. The Financial Assessment Officer will talk to you about these costs.

Income, Capital and Outgoings continued.....

Reassessments

Contributions will be reassessed once a year, normally in April, at the same time as the yearly increase in State Benefits. You may also request a reassessment if you feel that there has been significant change in your financial circumstances.

Deprivation of Assets

Deliberate deprivation is the term used when someone is considered to have given away their income, capital or property to reduce the amount they will have to pay for their care.

The Department of Health has provided us with guidance which says that we must consider when and why people give away their assets. If it is known that the main reason is to reduce their charges, the assets can continue to be included as if they have not been given away.

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You can also get this information in large print, Braille and on audio tape