

Examples of impact on individuals

Example 1: Woman aged 85 (living with partner as a couple) getting care in her home. She receives a State Pension of £122.00 per week, private pension of £60.00 per week and Attendance Allowance of £55.10 per week. The couple have joint savings of £9,500.

Her Disability and Housing related expenses have been assessed as £25.00 per week.

FINANCIAL ASSESSMENT CALCULATOR 2016/17	
Income:	Weekly
State Pension	£122
Private Pension	£60
Attendance Allowance	£55.10
Tariff Income on savings	£0
TOTAL ASSESSED WEEKLY INCOME	£237.10
Allowances and Expenses:	Weekly
Minimum Income Guaranteed <i>(this is an allowance for daily living costs for someone over Pension age)</i>	£148.47
Disability/Housing Related expenses <i>(assessed as part of the financial assessment)</i>	£25.00
LESS: TOTAL ASSESSED ALLOWANCE	-£173.47
MAXIMUM ASSESSED WEEKLY CHARGE <i>(this is the difference between Total Assessed weekly Income and Total Assessed Allowance)</i>	(£237.10 - £173.47) = £63.63

FINANCIAL ASSESSMENT CALCULATOR 2017/18	
Income:	Weekly
State Pension	£125.05
Private Pension	£61.50
Attendance Allowance	£55.65
Tariff Income on savings	£0
TOTAL ASSESSED WEEKLY INCOME	£242.20

Allowances and Expenses:	Weekly
Minimum Income Guaranteed	£148.47
Disability/Housing Related expenses)	£25.00
LESS:TOTAL ASSESSED ALLOWANCE	-£173.47
MAXIMUM ASSESSED WEEKLY CHARGE <i>(this is the difference between Total Assessed weekly Income and Total Assessed Allowance)</i>	(£242.20 - £173.47) = £68.73

Impact: Weekly income increase by £5.10 – Maximum charge increase by £5.10

Example 2: Single woman aged 85 (living alone) getting care in her home. She receives a State Pension of £119.55 per week, private pension of £60.00 per week and Attendance Allowance of £55.10 per week. She has savings of £9,500.

Her Disability and Housing related expenses have been assessed as £25.00 per week.

FINANCIAL ASSESSMENT CALCULATOR 2016/17	
Income:	Weekly
State Pension	£119.55
Private Pension	£85.00
Attendance Allowance	£55.10
Tariff Income on savings	£0
TOTAL ASSESSED WEEKLY INCOME	£259.65
Allowances and Expenses:	Weekly
Minimum Income Guaranteed <i>(this is an allowance for daily living costs for someone over Pension age)</i>	£194.50
Disability/Housing Related expenses <i>(assessed as part of the financial assessment)</i>	£25.00
LESS:TOTAL ASSESSED ALLOWANCE	-£219.50
MAXIMUM ASSESSED WEEKLY CHARGE <i>(this is the difference between Total Assessed weekly Income and Total Assessed Allowance)</i>	(£259.65 - £219.50) = £40.15

FINANCIAL ASSESSMENT CALCULATOR 2017/18	
Income:	Weekly
State Pension	£122.54
Private Pension	£87.13
Attendance Allowance	£55.65
Tariff Income on savings	£0
TOTAL ASSESSED WEEKLY INCOME	£265.32

Allowances and Expenses:	Weekly
Minimum Income Guaranteed	£194.50
Disability/Housing Related expenses)	£25.00
LESS:TOTAL ASSESSED ALLOWANCE	-£219.50
MAXIMUM ASSESSED WEEKLY CHARGE <i>(this is the difference between Total Assessed weekly Income and Total Assessed Allowance)</i>	(£265.32 - £219.50) = £45.82

Impact: Weekly income increase by £5.67 – Maximum charge increase by £5.67

Example 3: Single man age 38 (living alone) getting care in his home. He receives Employment Support Allowance of £164.00 per week, DLA Care of £55.10 per week and DLA mobility of £21.80 per week. She has savings of £2,500.

His Disability and Housing related expenses have been assessed as £15.00 per week.

FINANCIAL ASSESSMENT CALCULATOR 2016/17	
Income:	Weekly
ESA	£164.00
DLA Care	£55.10
DLA Mobility	£21.80
Tariff Income on savings	£0
TOTAL ASSESSED WEEKLY INCOME	£240.90
Allowances and Expenses:	Weekly
Minimum Income Guaranteed <i>(this is an allowance for daily living costs for someone over Pension age)</i>	£131.75
Disability/Housing Related expenses <i>(assessed as part of the financial assessment)</i>	£15.00
Disregarded income DLA mobility	£21.80
LESS: TOTAL ASSESSED ALLOWANCE	-£168.55
MAXIMUM ASSESSED WEEKLY CHARGE <i>(this is the difference between Total Assessed weekly Income and Total Assessed Allowance)</i>	(£240.90 - £168.55) = £72.35

FINANCIAL ASSESSMENT CALCULATOR 2017/18	
Income:	Weekly
ESA (only disability premiums increased)	£165.80
DLA Care	£55.65
DLA Mobility	£22.00
Tariff Income on savings	£0
TOTAL ASSESSED WEEKLY INCOME	243.45

Allowances and Expenses:	Weekly
Minimum Income Guaranteed	£131.75
Disability/Housing Related expenses)	£15.00
Disregarded income DLA mobility	£22.00
LESS:TOTAL ASSESSED ALLOWANCE	-£168.75
MAXIMUM ASSESSED WEEKLY CHARGE <i>(this is the difference between Total Assessed weekly Income and Total Assessed Allowance)</i>	(£243.45 - £168.55) = £74.70

Impact: Weekly income increase by £2.55 – Maximum charge increase by £2.35